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Tenant Screening Services in the United States

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Ruth Cisneros is trapped in her apartment by a computer she has never seen.

Seven years ago, Cisneros' landlord of three months wanted her out. "I don't want you here and that's that," Cisneros said the landlord told her.

The landlord sued to have Cisneros evicted, but the judge dismissed the suit as groundless. At the end of the year, Cisneros' landlord had a change of heart and renewed the lease. The cycle repeated twice more until the building was sold in early 1987. The only real effect that the suits had was to put a notation in a private company's computer that somebody had tried unsuccessfully to get Cisneros evicted.

The problem is that nearly all of Southern California's landlords use that computer to help evaluate rental applications. If an applicant has ever been subject to legal action by a landlord, the applicant doesn't get the apartment. Often the applicant doesn't even get a phone call back.

California state law forbids companies from reporting eviction actions in which the tenant is victorious. But the owner of the computer, Harvey Saltz, says having a suit dismissed is not the same as having the tenant win. Right now, Saltz is saying that in court. Cisneros, along with eight other people, has filed suit against Saltz's Company, the UD Registry, for damages resulting from faulty reporting. The case is pending in California.

Cisneros remains trapped. She wants to move to a new apartment building four miles up the hill from her present apartment in Burbank, CA, so her 11-year-old daughter can live in a better neighborhood and go to a better school. In March 1987, Cisneros applied to live in the Promenade Apartments, a building partially constructed with Federal funds. But her application was rejected because UDR provided the Promenade with a record of the three filings against Cisneros. Even a letter from Cisneros' current landlord saying she is a model tenant wasn't enough.

California is the only state with a law that regulates tenant reporting agencies like UDR. Many tenants say the law isn't being followed. But there are now computerized tenant screening services operating in many major metropolitan areas outside California. They provide landlords with a wide range of information about applicants, including credit history, past appearances in housing court and statements by former landlords of alleged loss.

The operators of the services say they offer an indispensable tool that allows landlords to tell "good" tenants from "bad." Landlords say screening is their only defense against destructive tenants who know how to effectively use the courts to avoid paying rent. As for Cisneros,

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Saltz said none of her allegations are true and that nothing he has done is forbidden under state law.

"I know you have evicted tenants who had already been evicted from other locations," states one of UDR's pamphlets. "If you had asked me first I would have told you all about them and saved you that grief and lost money."

But screening services have an incentive to be sloppy and report more matches than actually exit, since the more often a company tells a landlord that a perspective renter will be a problem, the more dependent the landlords will feel on the service.

Attempts to pass legislation to regulate tenant screening services have failed in Massachusetts, Ohio and at the federal level. Regulation advocates vow they will continue to reintroduce legislation until they prevail. As for the federal Fair Credit Reporting Act --- the law that Congress passed in 1970 to stymie abuses in the credit reporting industry and give more rights to consumers --- few of its terms are applicable to tenant screening services, and the agency that polices it says the law may not even apply at all.

A tenant screening service can't say if a prospective tenant will be "good;" instead, it tells the landlord if the tenant has a history of being "bad." For $12.50, UDR will tell a landlord a tenant's credit history and report if the tenant has been evicted from an apartment within the past seven years. UDR will also report whether or not any landlord in Southern California has reported that the tenant skipped out leaving overdue rent, damages or bothered other tenants.

The search is initiated by a telephone call from a landlord. The landlord tells the UDR operator the name, social security number, driver's license number, and last known address of the applicant. Within fifteen seconds, the UDR operator has on the computer screen the applicant's credit report and eviction history and reads it back to the landlord.

"People get all of the information before they hang up the phone," said Harvey Saltz, UDR's owner.

The theory is that if a person has a history of being a problem tenant, that behavior pattern is likely to continue. Using a screening service such as UDR allows a landlord to make intelligent decisions based on information that has always been available but that, before computers, was too time consuming for landlords to obtain for themselves.

"We give the little guys access to big brother," said Neil Van Sant, co-owner of Ties Landlord Information exchange, a tenant screening service that operates in New Jersey.

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"We make it easy for the small guy to get driving records, criminal records, anything you want --- as long as you have permission from the person," Van Sant said. It is illegal for Van Sant to perform a search unless the landlord who requests it has the person's signature on a release form. But Van Sant never sees that release form, since all business is transacted over the telephone.

Housing activists maintain the screening services are computerized blacklists. Some of the information that they report, such as successfully defending a rent strike in court, can only be used by a landlord to discriminate against a tenant who was exercising his or her rights.

In addition to people like Ruth Cisneros, said Judith Nishimoto-Aguilera, who is a lawyer with the Legal Aid Foundation of Los Angeles, "there is an invisible victimized class: Tenants who are immobilized from taking action against their landlords. Because you know you can be blacklisted, you don't move, don't exercise your rights."

But Saltz said tenants benefit from his service just as much as landlords do. "It's good to know that my landlord will not rent to a person who is going to come in and be a nuisance, is going to keep me up at night," he said.

Another New Jersey screening service owner said "we feel that effective tenant screening creates better profits without having to raise rents." David Covillion, who owns Eviction Data Services (Cheshire, CT), added "By pre-screening they are getting tenants who pay rent and will take care of the property."

> WHAT THEY DO

No two tenant screening services offer quite the same service or follow the same operating procedures. Indeed, that is one of the problems in attempting to regulate them. But in general, the consumer reports they compile are derived from two information sources: courthouse public records and statements by other landlords.

>Court (Eviction) Reporting

Most screening services have agents that travel to housing courts and record all landlord-tenant disputes that might result in eviction.

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The Registry, a screening service which operates in the Washington, Baltimore and Philadelphia metropolitan areas, owns 13 Kaypro 2000 portable computers which its employees take into Philadelphia housing court every day to copy down the full text of the latest filings. At night, the portable computers are used to call The Registry's IBM System 38 and upload the day's eviction proceedings, according to Steven Rabbitt, the company owner.

That way, if a tenant has an eviction action filed against him on Monday, a tenant using The Registry will know about it on Tuesday, when the tenant is looking for a new place to live.

By contrast, Landlords Credit Data Services has three people who travel to the courts in Rhode Island, Connecticut, New Hampshire, Vermont and Massachusetts. The only information Landlords Credit gather is the name and town of the parties involved, the name of the courthouse and the judgment.

That means if a tenant withholds $1500 in rent because a landlord didn't provide heat, and a judge settles the dispute for $300, Landlords Credit reports a $300 judgement for the landlord.

Still another approach to information gathering is followed by Susan Singer's Apartment Owners' Information Exchange. Singer hires three people who travel from court to court in New Jersey with microfilm cameras to make perfect copies of court records. Singer stores the microfilm in her office, which has become, in effect, a repository for the text of every eviction case in New Jersey.

Collecting the information is merely the beginning of the process: one of the problems a screening service next encounters is matching names on court dockets with names of prospective tenants they are investigating. Since court records do not include the defendant's social security number or date of birth, said David Covillion, common names can lead to false matches.

Because of the possibility that a false match might result in a person unjustly being denied an apartment, Covillion requires landlords using his service to provide rejected applicants with the name and phone number of his company. "This affords a person a chance to clean up his record," Covillion said, so he can get an apartment the next time.

For a mismatch on a common name, Covillion said, it is the responsibility of the tenant to prove that he is not the same as the person in Covillion's database.

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"For a common name, the landlord can request further information from the tenant. All the tenant needs to do is go to the phone company and get a bill or something to prove that they were not living there at the time," he said. "Of course, it would be up to the tenant to do that."

Even though the tenant has already lost the apartment, Covillion said, it's not the end of the world. "The turnover rate is very high. People move all the time." A person would have no problem getting another apartment, Covillion said.

That wasn't the case with Alice Arias. Arias, who lives with two of her four sons, spent eight years on a waiting list for a federally subsidized housing complex in Los Angeles. When her turn finally came, a tenancy check by UDR reported that "Alice Arias" --- a different Alice Arias --- had been evicted for nonpayment of rent.

"We have the same name and we both lived in Monebellow. I lived on Bradley. She lived on Bradeley." The other Arias, who lived with her four daughters, was evicted and ordered to pay $1400 in back rent.

Arias --- the one with the sons --- wrote a letter to UDR asking that they correct their records. "They never responded to me," she said. "I sent in my social security number, my driver license, my previous address where I had lived, and I never got a response.

From 1984 until 1986, she lived in a motel room with her possessions in public storage. She said she saw over a hundred apartments, each landlord turning her down because of the report from UDR.

Arias, 43, is disabled. The $600 a month for the motel room and the $100 a month for the public storage was more than the could afford on her $455 disability check, so the storage company sold all her belongings for the storage costs:

"I got behind one payment. They sold it for $312. They sold TVs, bedroom sets, living room sets, washer, all my appliances." She said she lost over $10,000 worth of belongings.

"All that can be replaced. But what I lost: pictures of my children since they were babies. Pictures of my father --- I was the only one who had pictures of my dad. My father has been dead for 25 years."

Arias is a common name. It is easy to see how UDR's computer could confuse two Alice Arias', both with four children, both on welfare, both living on streets with similar names. Indeed, UDR's computer is programmed to make matches even when spellings of names, streets

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or driver's license numbers are slightly off, Saltz said, to catch the problem tenant who slightly changes her name to avert UDR's scrutiny. It also catches the typographical errors Saltz's workers make when they type the information in the courthouse.

"There's 94 Smiths, all David, and there's no way to tell them apart," said Michael Fortini of Landlords Credit Data Services. "But they'll nail me if I make a mistake."

Michael Fortini was surprised to learn that there was another Michael Fortini living four blocks up the street from him in Pawtucket, he said. "Fortini isn't a common name. I never knew he was there." Presumably, the two Machael Fortinis have different social security numbers. But when Fortini gets a name from a court record or from a newspaper, he doesn't get the social security number --- just the name.

Landlords Credit Data Services lists two Paul Johnsons, neither with a social security number. It also lists two Patricia Johnsons and four Richard Johnsons. To figure out who is who requires additional information --- information that may not be available --- resulting in occasional mismatches.

If Fortini is not positive about a match, he said, he will tell the landlord of the uncertainty. Then it is up to the landlord to decide what to do.

> ...minimal regulation...

Operators of screening services maintain that they have a right to obtain and report court records because they are public information. The only federal regulation on the subject is the Fair Credit Reporting Act, which requires that consumer reporting agencies engaged in public record reporting make an effort to ensure their information is "complete and up to date." Alternatively, the reporting agency is allowed to report out-of-date information if the consumer who is the subject of the report is notified when the report is made.

The exception is California, where state law prohibits screening services from reporting eviction hearings in which the tenant is victorious. One of the main contentions of the suit filed against UDR is that it has ignored this law. Three owners of screening services across the country who know Saltz and did not wish to be quoted said the allegations are correct. "UDR is a boiler room operation. There's no standard procedure," said one screening service operator in an East coast state. Saltz will continue to report the filings of cases which are settled in the

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tenant's favor, the operator said, because that second bit of information is never entered into his computer --- the data gatherers in the court house do not type it into their portable computers.

No other state regulates tenant reporting. In the absence of regulation, different businesses have developed different standards. Apartment Owners Information Exchange reports all court cases involving the tenant, said Singer. In cases where the tenant was victorious, she said, she will notify the landlord of an unsuccessful tenancy action. "I will recommend that they talk to the tenant about this." She said a failed eviction action shouldn't be grounds for denying an apartment to a tenant. "Now if the person has really bad credit on top of this, they are not going to rent to them," she said.

Paul Lee, a lawyer with the Legal Aid Foundation of Los Angeles who is part of the litigation team in the UDR suit, disagrees: "Once a landlord hears that another landlord had an eviction action filed against [the applicant], they don't want to hear anything else. They don't care if it was meritorious or not. They just don't rent to you."

Even if a tenant did lose an eviction hearing, that may not mean that he or she is a bad tenant. Tenancy can be lost for a variety of reasons that might have nothing to do with their desirability as tenants, said Frank Brodhead, a staff member of the Philadelphia Tenant Action Group who has worked on the question of tenant screening services:

"Roughly a third to a half of all cases brought are default judgements. The tenant didn't appear: they arrived a few minutes late, they overslept, they were sick in the hospital or had children problems, or they had already moved out and believed the problem was settled," Brodhead said.

In other cases, Brodhead said, "a tenant will pay a back rent after receiving a court summons. And the landlord will say 'Don't bother coming to court, I'll take care of it' and then fail to withdraw the case." Landlords often bring multiple cases to court at a time, he said, and sometimes they forget to withdraw the cases that have already been settled.

In these kinds of cases, Brodhead said, the court will list the tenant as having lost the eviction hearing by reason of default. A computerized screening service would report that the tenant was evicted.

"It's easier for the tenant screening service to list the tenant as a bad risk than it is for the normal credit bureau," Brodhead said, because of default judgements and "because the records of court mean different things to a credit bureau and the computer screening people."

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"Our assumption is that a landlord would not ordinarily enquire into the circumstance of how a tenant got a judgement against him in court," he said. The mere fact that the tenant was evicted would be grounds to deny the apartment.

And sometimes the courts provide the screening services with inaccurate information. Singer tells of a tenant who had been listed by the court with an outstanding warrant for failure to pay damages. "The guy called up screaming," Singer said, after the landlord refused him the apartment and gave the tenant the phone number of Apartment Owners Information Exchange.

The man had paid the money, she said, but the court had not updated the files. Screening services thus increase the damage done by clerical mistakes in the courthouse repeating them to the people who are most likely to act upon the information.

> The fly-by-night file

Many screening services maintain a file of "fly-by-night" tenants who have allegedly caused problems or financial loss to landlords who subscribe to the service. The idea is that if a tenant causes loss to one landlord, that tenant's name will be in the computer and other landlords who subscribe to the service will be "protected." In the majority of these instances, no court records or written documentation is available. The information in the computer is simply the word of the former landlord.

RentCheck, headquartered in Denver, Co, operates a national fly-by-night file. "The irresponsible tenant in San Jose who skips to Sacramento is as liable to be turned down there as he is in Philadelphia --- or Portland --- or Detroit --- or anyplace else," states RentCheck's brochure.

RentCheck's data comes from two sources: landlord's reports of financial loss and the TeleCheck (RentCheck's parent company) database of bounced checks. RentCheck, like UDR, provides easy-to-fill-out forms for landlords to report losses. "Lifestyle problems --- such as loud stereo playing martial spats, noisy children, untrained pets --- are never entered into the data base," RentCheck brochure states.

Larry O'Neill, a spokesman for RentCheck, said his company has more fly-by-night records than any other screening service. Like many screening services contacted for this report, O'Neill declined to say how many actual records were in the database or how many look ups his company does in a month.

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"What does a negative code mean?" asks RentCheck's brochure for landlords. "It means that your applicant has caused **financial loss** to one of the subscribers in our system. It means that he can find out who, when, and how much. And it means he can then go back and clear his name by paying what he owes."

When the landlord notifies RentCheck that the delinquent tenant has paid what he owes, the tenant's name is purged from the database. Therefore, O'Neill said, the only names in the database are names that have a reason for being there. "Our system is based entirely on the fact that somebody owes a landlord money. He has to owe them money and they haven't been able to collect it."

But a negative code from RentCheck doesn't mean that the applicant had caused a financial loss; it merely means that one of RentCheck's subscribers reported a loss. With TeleCheck, RentCheck's parent company's system for reporting individuals who have bounced checks, there is an undeniable fact to report: the person wrote a check with insufficient funds in the account to cover it. There is paper proof of the fact --- the bounced check.

But RentCheck makes no attempt to verify reports from subscribers --- landlord's don't even have to provide photocopies of receipts for alleged repairs. No mechanism guarantees that a landlord's loss was as large as claimed or that it even happened.

Harvey Saltz said UDR won't take a fly-by-night report unless it is verified with facts. Saying that a tenant left an apartment a mess isn't factual; saying that a tenant left $300 in damages is. But Saltz doesn't require any proof beyond the landlord's signature.

And while in some states, such as California, a tenant may not be held liable for normal wear-and-tear on the on the apartment, the fly-by-night file cannot by its very nature make provision for landlords who claim more then they may be entitled to.

"If I am a landlord and I say that you put holes in the rug and I had to spend $300 to repair the rug, how can anyone prove that you didn't put the holes in the rug? UDR doesn't even require me to send an invoice. Even if they went out there and saw the carpet, that still doesn't prove that it was damaged by you," said Mary Lee, an attorney at the Western Center on Law and Poverty who has studied tenant screening services.

Like eviction reporting, every screening service that runs a fly-by-night file seems to have a different set of rules governing how it operates:

* Apartment Owners Information Exchange maintains a fly-by-night file, but Singer said she won't put a tenant in the file unless the tenant signs a release. Singer's landlords require that the release be signed when the apartment's lease is.

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"There is a very fine line between blacklisting someone and public information," Singer said. "You have to be very careful. I can report the facts. I can't editorialize at all."

* General Data Systems (Closter, NJ) runs a fly-by-night file with a twist: when an applicant for a new apartment is discovered that owes money to another General Data landlord, the company informs the original landlord of the location of the applicant. Stuart Abrams, the owner of the company, calls this service "skip-tracing." It's one of the services that sets General Data apart from the other screening services.

Abrams said that his skip-trace file isn't subject to the Fair Credit Reporting Act since he doesn't give the information out. "I am not a credit bureau. I will tell the old landlord where to find the tenant, but I will not tell the new landlord what the negative data is," he said.

"But I will say that there is negative information," Abrams added.

Abrams, whose General Data Systems is also a RentCheck franchise, said he will not forward an item to RentCheck's fly-by-night file without proof such as a photocopy of a judgement from a court or a photocopy of a receipt for repairs. "I think the only information that we should report is information that has been found by a court," he said. But RentCheck itself does not have such standards.

Most fly-by-night file operators claim they will remove a tenant's record when the tenant "clears up the problem" by paying the former landlord, or after seven years, as they claim is required by the Fair Credit Reporting Act.

Fly-by-night files can list good tenants too, although UDR is the only screening service discovered during the investigation of this article that solicits them. But Saltz is unique: he is trying to build a file of every apartment renter in California, rather than just the "bad" ones.

The favorable report is a kind of reward for being a good tenant in that it makes it easier to rent future apartments, Saltz said. About 80 percent of the tenancy reports UDR gets are for good tenants.

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> worth the money?

The screening services stress that they should be used in addition to, rather than in place of, a landlord's standing screening procedure. "It's not uncommon for us to get a good tenant record on somebody who has previously been evicted somewhere else," said Saltz.

When asked why a landlord would have rented to a tenant that UDR listed as being previously evicted, he said: "Maybe they just explained the circumstances and the landlord rented to them. Maybe the landlord didn't check it out to begin with."

But many landlords in California trust UDR blindly. Ruth Cisneros was informed when she wanted to move into a new apartment that any eviction actions listed with UDR was sufficient grounds to have her application rejected. Even a letter from her current landlord stating that she was an ideal tenant wasn't good enough for the Promenade Apartments.

And the Promenade Apartments in by no means unique. Nearly 90 percent of the landlords in California use UDR. "All these new big management places go by the UDR. They stick with the UDR no matter what. That UDR is just a big scam," Cisneros said.

> still more information

The more databases a screening company can search, the more marketable the product is. Thus marketing and competitive pressures will force screening services to provide increasingly detailed pictures of tenant applicants as time goes on.

In October 1986, a woman in a Rhode Island apartment was attacked by another tenant, dragged from her apartment door at knife-point and repeatedly raped and stabbed. She finally escaped by jumping from her attacker's third floor balcony. The victim is now suing the management company of the building, saying that they failed to adequately check the background of her attacker.

Leo San Souci of Landlords Credit Data Service of America (Pawtucket, R.I.) has a photocopy of a newspaper article describing the lawsuit. "If these people had been using our service," San Souci said, "this would never have happened."

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Landlord Credit Data Service maintains a database of every name that has appeared in a New England newspaper in connection with a violent crime. The woman's attacker, who had an extensive criminal record including two rapes and child molestation, is in Landlord Credit's database. If the Boyer Realty Management company had used Landlord Credit's service, San Souci said, they never would have rented to the attacker.

San Souci said he runs his business as a service to the "Mom and pop landlords" who rent out rooms in their houses and other tenants who live apartment buildings. He said he is trying to protect them from people with a history of violent crime. His newspaper clipping service doesn't cost him a lot to provide and it increases the value of the product he offers.

Steven Rabbitt said his screening system, The Registry (which operates in Washington, Baltimore and Philadelphia) has a special procedure that it follows after rejecting a tenant. "If a client makes an enquiry on John Smith, and John Smith is denied, we'll keep that information," in a special file which is subject to a high degree of scrutiny, Rabbitt said. If another landlord calls up asking about a tenant with a similar name, address or social security number, "chances are we are still going to catch the case," he said.

Thus, once a tenant gets rejected from one landlord using the Registry's system, that tenant is likely to be rejected from all other landlords using the system, even if he changes parts of his name or his social security number, because the computer is looking extra hard for him. Rabbitt said the landlords of nearly 90 percent of the units in the Washington D.C. metropolitan area screen their tenants using his system.

The more incriminating a database is, the more attractive it will be to landlords who want to know everything about their tenants before they sign a lease.

Paul Lee, a lawyer in the suit against UDR, said he has proof that UDR includes information such as number and frequency of visitors of the opposite sex, suspected drug use and if a tenant was represented by the Legal Aid Foundation at an eviction hearing, as part of its standard report.

UDR denies the allegations, but other services have admitted to keeping such information, saying that it is the only way to keep problem tenants out of the rental housing market.

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In 1979, the Garland Apartment Owners Association in Texas started to keep a list of problem tenants. By 1982 the file had grown to 10,000 file cards. If a plumber spotted drugs in an apartment while on a service call, the manager of the Meadowlark Apartments in Garland told a **Dallas Times Herald** reporter in 1982, that person's name would be added to the list. "I've made up several cards like that," Claudette Reed said at the time. "We're really down on drug use."

The Garland list has not operated for the past two years, Ms. Reed said recently. Because it was a manual system, it eventually became to cumbersome to operate. There is also less incentive to use the system now, she said, because the rental market in Garland is so soft. But if the market tightened up, the original incentives to use the system would return.

The owner of one screening service said he occasionally telephoned friends who worked in police departments around the country to check for arrest records on apartment applicants. The owner, who asked that his name not be used, said that personal connections were important when checking out-of-state applicants.

> WHO ARE THEY HOUNDING?

Covillion said one of the primary purposes of screening services is to protect landlords from tenants who exploit the warrant of habitability to their advantage:

"They get to know the law real well," he said. "A tenant moves into an apartment. They know that if things aren't right they can get away with not paying rent, so they will break things."

"Our system is designed to catch the repeated offenders. The people who know how to use the law to break the law," Covillion said.

Other operators back up Covillion's claims:

"We are dealing with people who are repeat offenders. They go from property to property. They are habitual late payers. they in effect pay no rent, live rent free," said Rabbitt from the Registry.

Rabbitt said the majority of the names in his database are listed several times for multiple eviction hearings. Nevertheless, people who have only had a single eviction action filed against are reported to landlords just as diligently as Rabbitt's "repeat offenders."

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If a tenant withholds rent under the warrantee of habitability --- a legal concept that tenants do not have to pay rent for substandard housing --- and a landlord files for an eviction, the record will be picked up by a screening service.

"My assumption is that if a landlord knew that a tenant knew enough about their rights to raise the warrantee around an issue of repairs or services, this in itself would be grounds to exclude the tenant, because they know too much," said Frank Brodhead at Philadelphia Tenant Action Group.

Phyllis Salowe-kaye, president of the New Jersey Tenants Association, added: "The tenant is basically penalized for exercising their rights. It's not a credit check; it's an organization check."

Neil Rynston is a musician who lives on New York's Upper West Side. Last year, after several attempts, he organized a rent strike in his apartment building. Rynston said that if tenant screening services were known to be operating in New York, he probably wouldn't have been able to mobilize his fellow tenants.

> IT ALL STARTS WITH A PHONE CALL

The phone rings at Landlords Credit. On the other end, a landlord says that she has an applicant for an apartment. The person will be using the government's section 8 program to pay a portion of the rent. He's just moved to Rhode Island from Florida, the landlord says, and gives San Souci the applicant's name, previous address in Florida, driver's license number and social security number.

Asked if he needs any more information, San Souci laughs. "Driver's license number. That's all I need."

"I'm going to know more about that fellow in 48 hours than he knows about himself," San Souci says.

For Landlords Credit, the driver's license number is the key to verifying an application with missing or questionable information. Driver's License records are public information. For a nominal fee, any state registry of motor vehicles will provide the current address and change-of-addresses for the past three years of any licensed driver.

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If the applicant spells his name differently on the application and on his driver's license, that's grounds for looking further into the history. Or simply rejecting the application.

If the applicant does not mention one of his previous addresses, that's grounds for an in-depth probe of that address. Or, again, simply rejecting the application.

Landlords Credit Data Service is unlike most other screening services. If it finds a discrepancy between the tenant's application and what the background check reveals, its investigators will attempt to contact the applicant and get his side of the story before reporting back to the landlord. Sometimes.

Fortini, Landlords Credit's owner, said he started this practice in 1985 after he was the subject of a CBS 60 Minutes documentary. During the program, reporters hounded Fortini for not calling applicants when negative data was discovered. "I'm gun-shy now," he said

The total cost for the search is $10 to $30, depending on the service. "You can have the tenant pay, so it really doesn't matter what you charge," said Van Sant of Ties Landlord Information Exchange. Many screening services recommend that landlords pass along the cost of the search to the tenant in the form of an "application fee."

> WHAT YOU DON'T KNOW CAN HURT YOU

In theory, a landlord is required by the screening services to report the name and how to contact a screening service if the service was responsible for the application being rejected. But in practice there is no way to enforce this requirement.

"Contracting rental properties is done person to person or over the phone," said Mary Lee at the Western Center on Law and Poverty.

"There is no guarantee that landlords will use the kind of forms and notification procedures that UDR provides and that California law requires," she said. "There is no penalty or mechanism to regulate landlords in as pervasive a way as credit agencies or creditors are regulated."

Alice Arias searched for an apartment for two years. She said she saw over a hundred apartments, but only once was she told that she was being rejected because of UDR's negative

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report. Everywhere else, "They were saying that the apartment was given to somebody else." The story is a common one.

In California, the law specifies a penalty for landlords who do not report that a report from a tenant screening service is responsible for denial of tenancy. But, Lee said, "it would be incumbent on the victim to find out what happened, prove it, go after [the landlord] in court and win. It puts the burden on the victim."

A person who is rejected from an apartment has no way of knowing if the person who was accepted got in because of a better screening service report or merely because of a landlord's whim.

"Paperwork is optional. Therefore, when you go to prove or disprove that something happened, it's very difficult because there is no paper trail," Lee said. "Most victims do not have the time or money to pursue such avenues of retribution."

Most victims don't even know that they are victims.

Nearly all tenant screening services contacted for this article refused to divulge the number of records in their database and the number of landlords or apartment units that are using them. Owners claim this information is "confidential," or "classified," yet these numbers are needed to determine the impact that screening services have had.

Landlord Reports Computer Service, Springfield, Mass, claims to perform court reporting for all of Massachusetts, Hartford Connecticut, and part of New Hampshire and Vermont. Paul Jenney, the owner, says he has 200,000 records in his database and services more then 700 clients, but he won't reveal how many names he looks up a year. "That's confidential information," he said.

Keeping such numbers confidential limits public accountability. "No one knows what he's doing. That's why it scares tenants," said Don LaLiberte, a former president of the Massachusetts Tenant's Organization. Both housing advocates and screening service operators admit that when a prospective tenant sees a screening service's name at the bottom of a rental application, the tenant frequently does not understand the role that the service plays in the process.

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> FCRA

Outcries over abuses among the national credit reporting agencies in the 1950s and 60s led Congress to the pass the Fair Credit Reporting Act in 1970. The FCRA gave consumers a number of specific rights when dealing with consumer reporting agencies, including:

* The right to determine the existence of a file.

* The right to be told of file's contents and the source of the information. (Information in the file which is the result of investigative operations is exempt from the source reporting requirement.)

* The right to be told who received the report within the past six months.

* The right to protest information in the report and force the company to reinvestigate a credit history.

* The right for the consumer to insert a statement in the file on any points of disagreement with the consumer reporting agency that remain after reinvestigation.

Under the FCRA, credit reports may be furnished on a consumer without that person's permission provided that request arises out of a credit transaction, a job application, for insurance, for a license, or a "legitimate business need." Medical records are also exempt from the FCRA's terms.

The FCRA prohibits the reporting of "obsolete" information, which it defines as bankruptcies more then 10 years old, and lawsuits, paid liens, accounts placed for collection, arrests, convictions, or any other adverse information more then seven years old. The prohibition on reporting obsolete information is not observed if the credit report is intended to be used with a credit transaction of $50,000 or more, life insurance for $50,000 or more, or employment for $20,000 or more annually.

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According to David Grimes, an attorney with the division of credit practices at the Federal Trade Commission since 1973, the FTC hasn't taken a position on whether or not tenant screening services are subject to the FCRA.

"The staff is reexamining the issue at this point. I'm not sure what our view would be on it. It's rather difficult to construe the act, really," Grimes said.

"The act doesn't specifically address the tenant screening services. We're not aware of any case law which decides the issue either," he said. The suit of Cisneros vs. UDR isn't likely to settle the question, since it is being argued in a state court under the California Consumer Credit Reporting Agencies Act.

Nevertheless, nearly every tenant screening service operator contacted for this article said that they are subject to the FCRA's terms. Harvey Saltz said he was sure that one day he would be required to abide by its terms, so when he set up his business in 1976, he followed the rules.

Even David Covillion, who insists that the FCRA does not cover eviction records, said he follows the law's terms as if they did apply. He said the business practices outlined in the law protect him and makes his service fairer to tenants. "We conduct our business as if [we were subject]. It's too easy to make a mistake," he said. "It's too easy for something to go wrong."

But even those companies that say they follow the terms of FCRA do not follow the law to the letter. UDR, like other screening services, gives only a post office box as a mailing address: only written inquiries for copies of files are processed. The FCRA provides for visual inspection. Attorneys for Ruth Cisneros and Alice Arias say UDR sends different reports to tenants than it gives by the telephone to landlords. Saltz said he doesn't. Without visual inspection, there is no way to know for sure.

Susan Singer of Apartment Owners Information Exchange doesn't provide for visual inspection either: she said that it is the obligation of the landlord to provide a tenant with a copy of a negative report. After she reports the initial findings of an eviction check and credit report to the landlord by telephone, she sends the credit report and the docket number (if any) to the landlord. "I don't send copies to the people," she said. "That's for the landlord to do."

If there was a disagreement between what a tenant thinks happened and what her report states, she said, "I would give them the docket number and say call the court." Singer's com-

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puter system doesn't have a provision for storing statements by disgruntled tenants: it only stores the name, address, and docket number of each court case.

UDR gets between 100 and 200 requests a month from tenants who want to see their records, Saltz said. Since he as been in business, he said, he has changed fewer then five records after reinvestigation. Saltz says he is reporting what the court ruled about the tenant, not the actual argument between the landlord and the tenant. "If they dispute, we say we can't retry the case," Saltz said, and he lets the court's judgement stand.

> NATIONAL ORGANIZATION

The National Association of Screening Agencies was founded in early 1986. It consists of 13 services. Its membership met twice in 1987.

One of the goals of the NASA, said to Diana Smith, who owns Renter Index (Dallas, TX) and is the association's president, was to establish a uniform code of ethics for the industry. NASA's code of ethics is that its member organizations follow the Fair Credit Reporting Act.

Other goals of the national association include arranging for group discounts for purchases of credit reports and sharing fly-by-night files between members. A pamphlet published by the organization says NASA is "a regulatory body to establish and enforce industry standards." So far, no mechanism is in place or in planning to perform that function.

One of the biggest problems that Smith has had as president of NASA is finding other screening services. Most screening services are only known to their clients and the tenants that they reject. Smith said that she sent a letter to every regional apartment association asking that they send it to any screening service they knew of.

"Obviously, we didn't contact everybody," Smith said.

Some of the screening services that Smith didn't contact happened to be direct competitors to association members:

* TCI Data, also in Dallas, which covers the same area as Smith's Renter Index, was not notified of the trade association.

* In New Jersey, Ties Landlord Information Exchange is a member, but the owners of Apartment Owners Information Exchange, General Data, and Eviction Data Systems said that they had never heard of the organization.

* Landlord Reports Computer Service, in Springfield, MA, which covers Massachusetts, parts of Connecticut, New Hampshire and Vermont is a member, but Landlords Credit Data Service of America, which overlaps Landlord Reports in two states was not informed of the association's creation.

"There is no publicity problem," said UDR's Harvey Saltz, one of NASA's founders. Saltz said that the organization has only been around for a year and that there is a limit to how many other screening services could be contacted in that time.

If the members of NASA do begin to share their fly-by-night files, then the reason for the organization's less-then-perfect publicity campaign seem clear: members of NASA would have a competitive edge in the regions where they were not the sole tenant screening service. Why tell your competitor about a good thing?

> OUTLOOK FOR THE FUTURE

The larger tenant screening services are now expanding into new areas. UDR is moving into Northern California, Saltz said. Likewise, the Registry has just introduced its service in Philadelphia.

Some states, such as New Jersey, are particularly conducive to tenant screening services. In New Jersey, all landlord-tenant actions must be filed in one of 21 county courts, limiting the legwork involved in finding the cases.

"We have records on every renter in the state," said David Covillion of Eviction Data Systems. "If they ever got evicted or a court action brought against them, they are in our file."

Other areas, such as New York City, may have to wait for closer cooperation between the courts and the screening service operators before the services become commonplace. In New York, the sheer number of court cases --- 400,000 eviction filings a year --- has deterred entrepreneurs until now. But as the city computerizes its eviction records, the possibility arises that a screening service might be able to simply purchase a tape with every court record on it, eliminating the need to hire people to retype each case. One way to prevent this kind if use of the database would be to charge a set cost per database record with no bulk discounts.

Justice Israel Rubin, who is heading the court's computerization effort, said such tapes will never be made available to screening services. But David Covillion said Eviction Data Sys-

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tems will sue if necessary to get the tapes. "He has no choice. The Public Information Act protects us on that," Covillion said. "He has to make records available in a form convenient to use without putting undue expense to the taxpayer." Covillion said that there are precedents in California to support his claims.

"I know a couple of people who have tried to go and get information from the courthouses and they have not been cooperative," said UDR's Harvey Saltz. Saltz said he expects that tenant screening services will eventually operate in New York.

The major tenant screening services have been periodically subject to bouts of negative publicity from the media. Both CBS's 60 Minutes and PBS's Frontline did documentaries describing the screening services as tenant blacklists.

"The bad publicity we have had actually helps our business," Saltz said. "I would be afraid if it disappeared."

"It's actually a matter of choosing up sides. You have landlords and tenants, and they don't get along. If a new article says that this guy is against tenants and for landlords, they say yea for him," Saltz said. "We get a lot of publicity and advertisements we couldn't begin to pay for."

Singer said that the publicity has given tenants a misunderstanding of what function the screening companies serve:

"When I go to court and meet the public, they all have bad attitudes. They say it sounds like we are blacklisting people --- that we are doing something terrible.

"And I say no. Landlords want to rent; they don't want vacant apartments. But at the same time, they don't want someone in there that is going to destroy the property."

> BUSINESS ETHICS

Without regulation, competitive pressures between screening services will result with more and more information being made part of the records, said Woody Wilson, editor of Shelterforce, a magazine that specializes in housing issues. A service that includes the names

of tenants who call city agencies responsible for housing code enforcement is more valuable then one without such information. Likewise, a service which lists membership in tenant associations has an added value. No regulation prevents a tenant screening service from reporting such information if it is lawfully obtained.

One of the reasons that General Data does not engage in court reporting or enter problem tenants into the fly-by-night file without photocopied documentation, said Stewart Abrams, is that tenant screening is not General Data's main business. Instead, the company's primary business is selling computer systems and services to property owners. "To help out clients we took on this additional service," he said, adding that he is very careful not to violate the rights of tenants. General Data can afford to be careful, since it's main source of revenue isn't screening.

Companies whose sole business is providing the screening service have not been so judicious. Diana Smith said Renter Index didn't report eviction filings for the first 14 years of its business. "I had a problem with that for a long time. I felt the filings were more in the line of accusations." But, she said, she has started offering the service within the past year. Renter Index faces strong competitive pressure from TCI data in Texas.

Regulation that makes a distinction between what sorts of public information a screening service may and may not report might not be the solution either. That's what the Cisneros vs. UDR lawsuit is about: Cisneros maintains that UDR is reporting information that is forbidden under the California statute. UDR said an eviction action that is withdrawn by the landlord is not the same as on that is settled in the tenant's favor, and thus is fair game.

But the California statute is nearly unenforceable. Unless an attorney general subpoenas UDR's computers and inspects every record, there is no way to be sure that the company hasn't been violating the law by reporting more information then it is allowed to. So far, the Legal Aid Foundation of Los Angeles hasn't received any help from the attorney general's office in enforcing the California Law.

"UDR takes every single court action," said Stewart Abrams, owner of General Data. Abrams said UDR even takes the court actions in which the tenant is victorious. "Most landlords would not want to rent to somebody if an eviction is pending or if the tenant was correct."

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A tenant that fought an eviction action and won is potentially more dangerous to a landlord than one that was evicted. Another screening service operator, who asked that his name not be used, said UDR has no provisions for removing eviction filings from their database in the cases that the tenant is victorious. He said UDR doesn't even try.

> LEGISLATION

One of the problems in attempting to regulate tenant screening services at the state or local level is that many people do not know of their existence. At least four screening services are now poised to enter the New York market, but not a single New York city or state official contacted for this article --- even those who specialize in tenant's rights issues --- said that they had ever heard of such businesses. Evidently, the free advertising from 60 Minutes and Frontline wasn't successful in the Big Apple.

Once a screening service becomes established, it becomes a special interest --- with a powerful client base behind it --- which lobbies against regulation. Paul Jenney of Landlord Reports Computer Service in Massachusetts spent most of December 1987 heavily lobbying against a bill that would have regulated his business. Jenney had a following of landlords in Springfield who lent him their support and a legislator who was behind him. Although the bill was reported favorably out committee, it failed to pass the state legislature in a tie vote.

Some tenant screening service operators are in favor of regulation that would limit the number of years back into a tenant's history they could report. In many cases, however, the concern is based as much upon technical considerations as upon humanitarian ones:

Susan Singer, president of the Apartment Owners Information Exchange in Plainfield, NJ, wants the number of years limited to between three and five. Five years, she said, is the maximum number her semiautomatic computer-and-microfilm system can handle.

Likewise, David Covillion said Eviction Data Systems only keeps court records going back four years because that is the limit of the storage space available on his computer. Covillion said running out of space is one of the reasons that Eviction Data Systems is about to upgrade his computer, but that he still has no intention of storing more than four years. "Even if we could, I wouldn't," he said. When a person knows that a successful eviction is on the record for seven years, "it takes any initiative away for a person to change," he said.

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There are currently two legislative efforts to regulate tenant screening services: One in Congress, the other in Massachusetts.

In May 1985, Congressmen Charles Schumer (D-NY) introduced a bill to amend the Fair Credit Reporting act to make it more applicable to tenant screening services. The bill never passed, but an aide to Schumer said that the bill will be reintroduced in February 1988.

If passed, Schumer's bill will make tenant screening services subject to the terms of the FCRA. Additionally, it will forbid services from reporting:

* If a consumer is or has been a member or involved in any tenants organization or other activity on behalf of tenants.

* If a consumer ever notified a state or local agency about a landlord's safety or sanitation violation.

* If a tenant ever requested maintenance for a property.

* If a tenant withheld rent, provided that the action was lawful and carried out in accordance with legal procedures.

* If a tenant was a prevailing party in a court action.

* Any court actions more then one year old.

Although Schumer's bill will not prevent the reporting of eviction filings, it may prevent some services from reporting why a landlord has filed for an eviction.

The Massachusetts bill is a copy of the one that failed by a tie vote at the end of 1987. Its provisions are the same as Schumer's, except that it only allows consumer reporting agencies to report successful evictions ---- eviction filings and cases in which the tenant is victorious are barred. The bill requires that the screening service mail a copy of any report that a landlord requests directly to the tenant.

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Neither of the bills proposed would restrict the growing use of fly-by-night files or require stricter documentation standards.

> CONCLUSION

Housing is not a right in the United States. Landlords are not allowed to discriminate on the basis of race, religion, or similar factors, but a landlord cannot be compelled to accept a tenant that is simply disliked. Landlords rent apartments to make money: screening services help landlords by screening out people with a history of being problem tenants. Unfortunately, some innocent people get screened out in the process.

Michael Fortini said if every landlord in the United States used his service, there wouldn't be any more problem tenants: fear of homelessness would keep them in line, keep them from destroying their apartments, keep them paying their bills.

But unless courts begin to provide identifying information --- such as social security number or date of birth --- on their records, the risk of mismatch will remain present, especially for common names. The prevalence of common names among certain minority communities means that these people will be subject to a higher incidence of mismatch. Already, tenant screening services represent powerful new tools for discrimination, since a landlord is free to apply screening service information inequitably between races and ethnicities.

More likely, in Fortini's world where all the landlords use his service problem tenants will engage in even more fraud and trickery to get apartments. This might cause the incidence of mismatch to increase as the pressure increases for screening services to find "close matches" instead of "perfect matches."

Clearly, landlords have a right to know the rental history of applicants for an apartment. But equally clearly, many landlords might be hesitant to rent to a tenant who had a history of being in housing court, for whatever the reason. Even if the matching system is perfect, it is not necessarily fair.

Suggestions that the state limit the right or ability of a private company to report public information challenges the very basis of our notions of a free and open society. But part of the decision making process that originally made eviction filings public information included a calculation of the difficulty involved in looking up the eviction history of a particular individual. The advent of computerized tenant screening services changes that calculation.

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When databanks containing millions of names can be searched in a matter of seconds, when they can be duplicated and transmitted to third parties uninvolved with their collection for uses which they were not originally intended, the very notion of "public information" needs to be reevaluated.

Ultimately, the advent of tenant screening services is traceable to a widespread shortage of affordable rental housing in this country. As Texas shows, when the housing market goes "soft," there is more pressure on a landlord to simply find a tenant, rather than a perfect one.

In the absence of housing reform, basic regulation of tenant screening services is needed in order to prevent discrimination of innocent parties. Consumer reporting agencies should be barred from reporting eviction filings, since they often amount of unsubstantiated accusations. Likewise, information regarding membership in tenants organizations or calls for maintenance should not be allowed in the database.

Tenant screening services should be required to provide their databases --- minus identifying information --- upon request to interested parties at the cost of duplication, in order to allow the contents to be checked for compliance with the law. They should be required to make public disclosures regarding the size of their databases, the number and size of their clients, and the frequency of database searches.

The computers that maintain the database should automatically send a letter to a person whenever a record on them is entered into the database and whenever their name is searched upon. Information in the database should be expunged after three years. And the fly-by-night files, since they are another form of undocumented accusation, should be abolished.

Lastly, landlords and screening service operators should be both civilly and criminally liable for misuse of the data in their systems. Operators should be liable for reporting errors.

The experience of Massachusetts shows that if lawmakers wait for tenant screening services to become a problem before attempting to regulate them, the services will build a powerful constituency, which can effectively prevent the passage of regulation. In the absence of nationwide regulation, the state legislatures must act, and they must act now.

--END--

NCR (No Carbon Required)

ADDITIONAL TERMS AND CONDITIONS: _____

_____

_____

_____

_____

_____

☐ This unit is subject to rent control and the agency responsible to adjudicate claims is: _____

_____

Tenant's Initials: [ ] Owner's Initials: [ ]

COMMISSION AGREEMENT

The Owner agrees to pay to _____, the Broker in this transaction, the sum of $ _____ for services rendered and authorizes Agent to deduct said sum from the deposit received from Tenant.

In the event the Lease is extended for a definite period of time or on a month-to-month basis after expiration of the original term, Owner shall pay to Broker an additional commission of _____ percent (_____%) of the total rental for the extended period. This commission shall be due and payable at the commencement of the extended period if for a fixed term, or if on a month-to-month basis, at the termination of Tenant's occupancy or one year, whichever is earlier.

Owner's Initials: [____] If a sale or exchange of the real property is made to Tenant or any member of Tenant's family during the occupancy of Tenant or within one hundred and eighty (180) days after the termination of occupancy, then **Owner agrees to pay Broker a commission of _____ percent (_____%) of the sale price or exchange value.** This agreement shall not limit the rights of Agent provided for in any listing or other agreement which may be in effect between Owner and Agent.

NOTICE: The amount or rate of real estate commissions is not fixed by law. They are set by each broker individually and may be negotiable between the owner and broker.

The undersigned Owner hereby acknowledges receipt of a copy hereof.

DATED: _____

_____ Owner's Authorized Agent

_____ Address

By _____

_____ Owner

_____ phone

_____

TENANT'S PERSONAL AND CREDIT INFORMATION

(In the event of co-tenants, other than spouses, use separate sheet for each tenant.)

Name				Social Security No.
				Drivers Lic. No.
Name of Co-Tenant				Social Security No.
Present Address				Drivers Lic. No.
City / State / Zip			Res. Phone	Bus. Phone
How long at present address?	Landlord or Agent			Phone
Previous Address	How long?	Landlord or Agent		Phone
City / State / Zip				
Occupants: _____				Animals?
Car Make	Year	Model	Color	License No.

OCCUPATION

	PRESENT OCCUPATION *	PRIOR OCCUPATION *	CO-TENANT'S OCCUPATION
Occupation			
Employer			
Self-employed, d.b.a.			
Business Address			
Business Phone			
Type of Business			
Position held			
Name and Title of Superior			
How long			
Monthly Gross Income			

* If employed less than two years, give same information on prior occupation.

REFERENCES

Bank Reference	Address	Phone

CREDIT REFERENCE	ACCOUNT NO.	ADDRESS	HIGHEST AMOUNT OWED	PURPOSE OF CREDIT	ACCOUNT OPEN OR DATE CLOSED

PERSONAL REFERENCE	ADDRESS	PHONE	LENGTH OF ACQUAINTANCE	OCCUPATION

NEAREST RELATIVE	ADDRESS	PHONE	CITY	RELATIONSHIP

Have you ever filed a petition of bankruptcy? _____ ***Have you ever been evicted from any tenancy or had an eviction notice served on you?*** _____ ***Have you ever willfully and intentionally refused to pay any rent when due?*** _____

I DECLARE THAT THE FOREGOING IS TRUE AND CORRECT, AUTHORIZE ITS VERIFICATION AND THE OBTAINING OF A CREDIT REPORT.

I agree that the Landlord may terminate any agreement entered into in reliance on any misstatement made above. DATED: _____

_____ Applicant

_____ Applicant

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PROFESSIONAL PUBLISHING

Tenant Screening Services or Tenant Blacklisting?

BY SIMSON L. GARFINKEL

Ruth Cisneros is trapped in her apartment by a computer she has never seen. Seven years ago, Cisneros' landlord of three months wanted her out. "I don't want you here and that's that," Cisneros said the landlord told her.

The landlord sued to have Cisneros evicted, but the judge dismissed the suit as groundless. At the end of the year, Cisneros' landlord had a change of heart and renewed the lease. Twice more the cycle repeated. The only real effect of the suits was to put a notation in a private company's computer that somebody had filed three times to get Cisneros evicted.

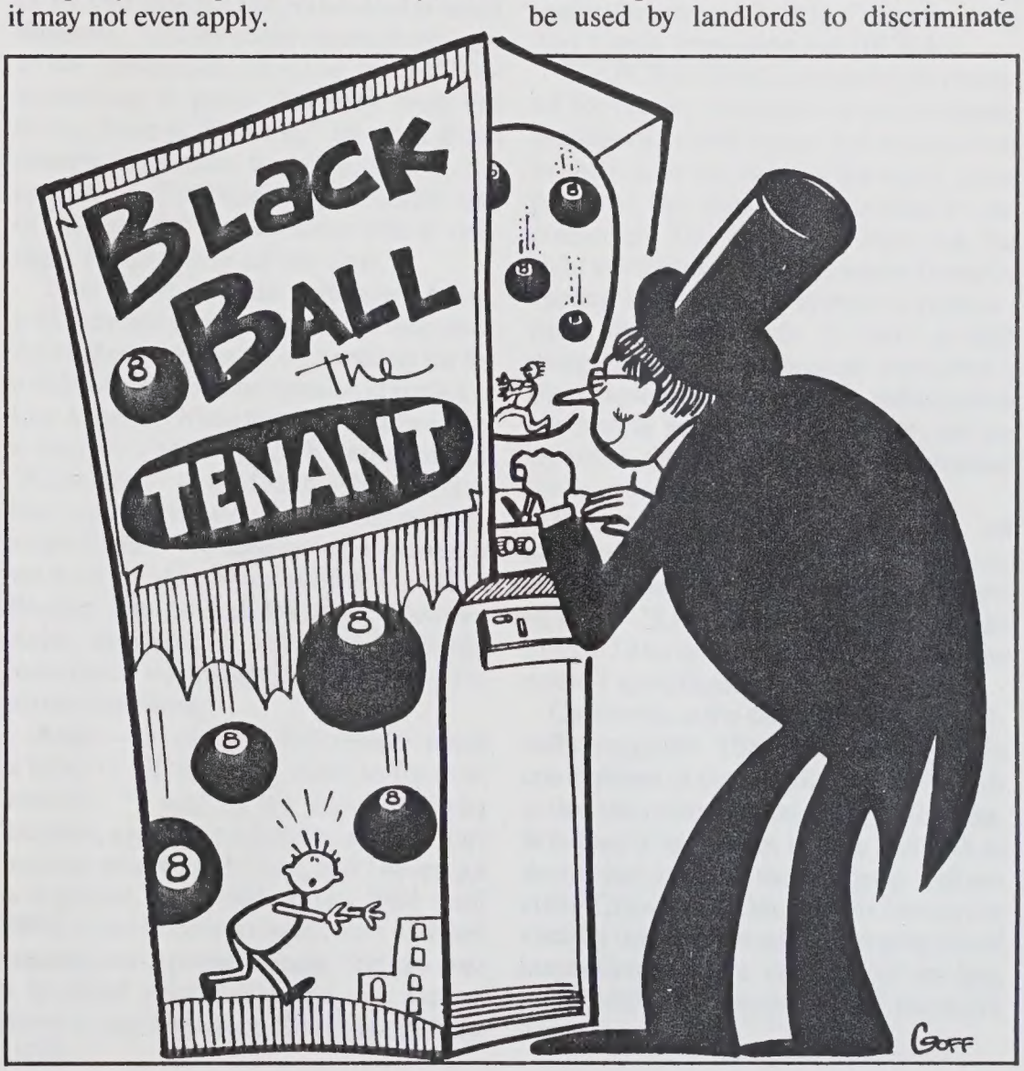
The problem is that nearly all of Southern California's landlords use that computer to help evaluate rental applications. If somebody has ever tried to evict you, you don't get the apartment. Often you don't even get a phone call back.

In March 1987, Cisneros applied to live in the Promenade Apartments. Her application was rejected because the computer, operated by the UD Registry Inc., provided the Promenade with a record of the three eviction attempts. Even a letter from Cisneros' new landlord saying that she was a model tenant wasn't enough to counteract the judgement of the computer.

California state law forbids companies from reporting eviction actions in which the tenant is victorious. But the owner of the computer, Harvey Saltz, said having a suit dismissed is not the same as having the tenant win in court. Cisneros, along with eight other people, have filed suit against UDR for damages resulting from faulty reporting. The case is still pending.

Computerized tenant screening services (TSSs) like UDR now operate in many cities. TSS operators say they provide an indispensable tool that allows landlords to distinguish "good" tenants from "bad" ones. Landlords say screening is their only defense against destructive tenants who know how to use the courts to avoid paying rent. As for Cisneros, Saltz said that none of her allegations are true and that nothing he has done is illegal.

Attempts to regulate TSSs have failed in several states and in Congress. As for the federal Fair Credit Reporting Act — the law that Congress passed in 1970 to stymie abuses in the credit reporting industry — few of its terms are applicable to TSSs, and the agency which polices the law says that it may not even apply.



Big Brother is Watching

Most services charge between $10 and $30 for a report. This charge can be passed on to tenants as an "application fee." The search is initiated by a telephone call from a landlord. The landlord tells the operator the name, social security number, driver's license number, and last known address of the applicant. In the case of UDR, the applicant's credit and eviction history is displayed on the operator's computer screen within fifteen seconds. "People get all of the information before they hang up the phone," said Saltz.

"We give the little guys access to big brother," said Neil Van Sant, co-owner of Ties Landlord Information Exchange (Howell, New Jersey). Much of the information reported by TSSs has always been available, but until now it has always been too cumbersome for landlords to search the records. Screening services change that.

The theory is that if a person has a history of being a problem tenant the behavior pattern is likely to continue. But some of the information reported, like successfully defending a rent strike in court, can only be used by landlords to discriminate against a tenant who knows his rights. "It's not a credit check its's an organization check," said Phyllis Salowe-Kaye, president of the New Jersey Tenants Organization.

A screening service's main source of information comes from workers who travel to housing courts and record eviction filings and settlements. But the collection

procedures and the amount of information recorded varies from service to service.

The Registry's (operating in the Washington, Baltimore, and Philadelphia area) Philadelphia data collection system consists of 13 Kaypro 2000 portable computers which its employees take into housing court every day to copy the full text of the latest filings. At night, the portable computers call the Registry's IBM System 38 and upload the day's eviction proceedings. If a tenant has an eviction action filed against him on Monday, a subscriber will know about it on Tuesday.

By contrast, Landlords Credit Data Services has three people who travel to the courts in Rhode Island, Connecticut, New Hampshire, Vermont and Massachusetts. The only information that Landlords Credit uses is the name and town of the parties involved, the name of the courthouse and the judgment. That means if a tenant withholds $1500 in rent because a landlord didn't provide heat, and a judge settles the dispute for $300, the computer reports a $300 judgment for the landlord.

Many screening services also maintain a file of statements by landlords about former tenants. The so-called "fly-by-night file" is designed to prevent tenants who have caused problems for one landlord from harming another.

RentCheck (Denver, Colorado) operates a national fly-by-night file. RentCheck's data comes from two sources: landlords' reports of financial loss and the TeleCheck (RentCheck's parent company) data-base of bounced checks. If a landlord notifies RentCheck that the delinquent tenant has paid what he owes, the tenant's name is purged from the database. "Our system is based entirely on the fact that somebody owes a landlord money," said Larry O'Neill, a spokesman for RentCheck.

But just because a person is in the computer doesn't mean that the person caused a financial loss, it merely means that a landlord reported one. The TeleCheck system has proof — a bounced check. But RentCheck makes no attempt to verify reports from subscribers — landlord's don't even have to provide photocopies of receipts from alleged repairs. No mechanism guarantees that a landlord's loss was as large as claimed or that it even happened.

Other fly-by-night files include lifestyle information, such as suspected drug use. Landlords Credit maintains a database of every name that has appeared in a New England newspaper in connection with drugs and violent crimes.The owner of another TSS said he occasionally telephones friends who work in out-of-state police departments to check for arrest records on apartment applicants. The owner, who asked that his name not be used, said that personal connections were important when checking out-of-state applicants.

A Case of Mistaken Identity

Collecting the information is easy compared to the task of matching the name on a court docket with the name of a prospective tenant. Since court records do not include the defendant's social security number or date of birth, said Eviction Data Services' David Covillion, common names can lead to false matches.

In the event of a mismatch, Covillion said, it is the responsibility of the tenant to prove that he is not the person that is in the database. "All the tenant needs to do is go to the phone company and get a bill or something to prove that they were not living there at the time," he said. Even though the tenant has already lost the apartment, Covillion said, it's not the end of the world. "The turnover rate is very high. People move all the time."

That wasn't the case with Alice Arias, a 43-year old disabled mother of four sons. Arias spent eight years on a waiting list for a federally subsidized housing complex in Los Angeles. When her turn finally came, a tenancy check by UDR reported that "Alice Arias" — a different Alice Arias — had been previously evicted for nonpayment of rent. "We have the same name and we both lived in Monebellow. I lived on Bradley. She lived on Bradeley." The other Arias, who lived with her four daughters, was evicted and ordered to pay $1400 to her former landlord.

Arias — the one with four sons — wrote a letter to UDR asking them to fix their records. "I sent in my social security number, my driver's license, my previous address where I had lived, and I never got a response," she said. From 1984 until 1986, Arias lived in a motel room with her possessions in public storage. She saw over a hundred apartments and was turned down at each because of the report from UDR.

Meanwhile, Arias' $455-a-month disability check couldn't cover the $600-a-month motel room and $100-a-month storage costs. "I got behind one payment. They sold my furniture for $312. They sold my TV, bedroom set, living room set, washer, all my appliances." She lost over $10,000 worth of belongings.

Arias is a common name. It is easy to understand how UDR's computer could confuse two Alice Arias', both with four children, both on welfare, both living on streets with similiar names. Indeed, UDR's computer is programmed to make matches even when spellings on names, streets or driver's license numbers are slightly off, Saltz said, to catch the problem tenant who slightly changes her name to avert UDR's scrutiny. It also catches the typographical errors Saltz's workers make when they type the information in the courthouse.

Resisting Regulation

TSS operators say that they have a right to obtain and report court records because they are public information. They also say that there is no reason for the public to complain since the services are operating under the terms set forth by Congress in the Fair Credit Reporting Act (FCRA).

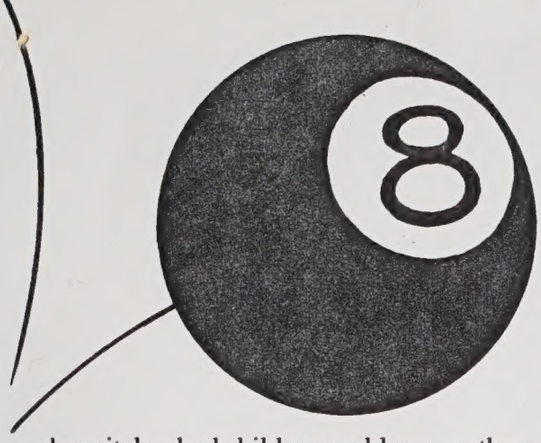
The FCRA allows a person to be rejected for credit, insurance or employment because of a credit report, but requires that in such cases the name of the agency that prepared the report be provided to the consumer. The consumer then has the right to obtain a copy of the report from the agency and force the agency to reinvestigate the information. If there is still disagreement, the consumer may enter a short explanation into his file. Information more than seven years old may not be reported. (Bankruptcies may be reported for ten years.)

But according to David Grimes, an attorney at the Federal Trade Commission, the FTC hasn't decided if TSSs are subject to the FCRA. The FCRA was written before TSSs became popular, so the law doesn't specifically mention them.

California is the only state that specifically regulates TSSs. One of the main contentions of the suit filed against UDR is that the company has ignored this law. Whether it has or not is very difficult to determine, because the company will not allow Cisneros, Arias or their lawyers to visually inspect its records. Denying visual inspection is also a violation of the law, said Judith K. Reeves, one of the suit's lawyers.

Unjustly Blacklisted

Even allowing a TSS to report cases in which the landlord is victorious may not be fair because tenants can lose their case for a variety of reasons that have nothing to do with how good a tenant they are. "Roughly a third to half of all cases brought are default judgments. The tenant didn't appear: they arrived a few minutes late, they overslept, they were sick in the



hospital or had children problems, or they had moved out and believed the problem was settled," said Frank Brodhead, a staff member of the Philadelphia Tenant Action Group.

Some housing advocates say that simply reporting the filing is enough. "Once a landlord hears that another landlord had an eviction action filed (against the applicant), they don't want to hear anything else. . .They just don't rent to you," said Paul Lee, of the Legal Aid Foundation of Los Angeles.

Screening services magnify the damage done by clerical mistakes in the courthouse by repeating them to the people who are most likely to act upon negative information. One TSS owner said that a tenant had been denied an apartment because he was listed by the court with an outstanding warrant for failure to pay damages. "The guy called up screaming," said Susan Singer of Apartment Owners Information Exchange (Plainfield, New Jersey). The man had paid the money, she said, but the court had not updated its files.

In theory, a landlord is required by the screening services to report the name and how to contact a screening service if the service was responsible for the application being rejected. But in practice there is no way to enforce this requirement.

"Contracting rental properties is done person to person or over the phone," said Mary Lee at the Western Center on Law and Poverty. "There is no penalty or mechanism to regulate landlords in as pervasive a way as credit agencies or creditors are regulated," she said. A rejected applicant has no way of knowing if the person who was accepted got in because of a better screening service report or merely because of the landlord's whim.

Nearly all tenant screening services contacted for this article refused to divulge the number of records in their database and the number of landlords or apartment units that are using them. Owners claimed that this information is "confidential," or "classified." Although TSSs may have competitive reasons for withholding such statistics, such an action also limits the service's public accountability, and makes it impossible to determine the impact that TSSs are having in the housing markets.

A Growing Industry

The larger tenant screening services are now expanding into new areas. UDR is moving into Northern California, Saltz said. The Registry has just expanded from Washington, DC to Philadelphia. As housing courts computerize, TSS operators say that they will make arrangements to get eviction filings and rulings in machine readable form, eliminating the need to hire people to retype each case.

Without regulation, competitive pressures among screening services will result with more and more information being made part of the records. A service that includes the names of tenants who call city agencies responsible for housing code enforcement is more valuable then one without such information. Likewise, a service which lists membership in tenant associations has an added value. Nothing currently prevents a TSS from reporting such information if it is lawfully obtained. The more specific information about tenants a database has, the more attractive it is to landlords who want to know everything about their tenants before they sign a lease.

The biggest problem in regulating tenant screening services is that few lawmakers know of their existence before they enter a market. Once a TSS becomes established, it becomes a special interest — with a powerful client base behind it — which lobbies against regulation.

In December 1986, a Massachusetts bill to regulate screening services failed to pass the state legislature by a tie-vote, largely because of pressure exerted by the owner and clients of one screening service. The Massachusetts bill is similar to one proposed by U.S. Congressman Charles Schumer (D-NY) in 1985. Both would forbid tenant screening services from reporting membership in tenant organizations, requests for repairs, lawful withholdings of rent, court cases in which the tenant is the prevailing party, and court cases more than one year old.

But unless courts begin to provide identifying information — such as social security number or date of birth — on their records, the risk of mismatch will continue.

Rules for Fair Play

Landlords have a right to know the rental history of applicants for an apartment. But many landlords are hesitant to rent to a tenant who had a history of being in housing court, for whatever reason. Even if the matching system is perfect, it is not necessarily fair.

The right or ability to report public information is at the basis of our notions of a free and open society. But part of the decision-making process that originally made eviction filings public information included a calculation of the difficulty involved in looking up the eviction history of a particular individual. The advent of computerized tenant screening services changes that calculation.

In the absence of housing reform, basic regulation of tenant screening services is needed in order to prevent discrimination of innocent parties.

Consumer reporting agencies should be barred from reporting eviction filings, because they often amount to unsubstantiated accusations. Likewise, information regarding membership in tenant organizations or calls for maintenance should not be allowed in the database.

Tenant screening services should be required to provide their databases — minus identifying information — upon request to interested parties at the cost of duplication, in order to allow the contents to be checked for compliance with the law. They should be required to make public disclosures regarding the size of their databases, the number and size of their clients, and the frequency of database searches.

The computers that maintain the database should automatically send a letter to a person whenever a record on them is entered into the database and whenever their name is searched upon. Information in the database should be expunged after three years. And the fly-by-night files, since they are another form of undocumented accusations, should be abolished.

Landlords and screening service operators should be both civilly and criminally liable for misue of the data in their systems. Operators should be liable for reporting errors.

The experience of Massachusetts shows that if lawmakers wait for tenant screening services to become a problem before attempting to regulate them, the services will build a powerful constituency which can effectively prevent the passage of regulation. In the absence of nationwide regulation, the state legislatures must act, and they must act now. ■

Simson L. Garfinkel is a graduate student at the Graduate School of Journalism at Columbia University.

SOCIAL-SECURITY-NUMBERS

And other telling information: _____

Do NOT write in this space

1) _____

2) _____

BY SIMSON GARFINKEL

Signature _____ Date _____

MEG POWERS is a victim of credit fraud. It all started one day when Powers got a telephone call from a jewelry store saying that somebody with her name and her social security number had applied for a store credit card. The store had rejected the application because the address and telephone number on the credit application didn't match those on the credit report they had obtained.

A second store wasn't as thorough and let the woman claiming to be Meg Powers open an account and purchase $1500 worth of jewelry. The store said that "'as long as you get a good credit rating' . . . they don't verify all the information on the credit form," the real Meg Powers reported.

A few weeks later, Powers received in the mail a charge card for Bailey, Banks, and Biddle, what she describes as "a very, very elite jewelry store." Apparently the woman had tried to get another charge plate: fortunately Bailey, Banks, and Biddle had sent the credit card to the address on Powers' credit report, rather than the address on the credit application. As a result of the experience, Powers had to take a day off from work, check with the Department of Motor Vehicles to make sure that nobody had requested a duplicate driver's license in her name, and spend several nights writing letters. Six months later, with copies of police reports, an affidavit from her lawyer, and more than a dozen letters exchanged between her and TRW, one of the nation's largest consumer reporting companies, Meg Powers' credit report still tells of the $1,500 debt to the second jewelry store. The whole thing happened, Powers now believes, because another woman living in the same city discovered Powers' name and social security number and decided to use them as her own. "It's a nightmare that I wish I could forget," Powers says.

Millions of people throughout the country place themselves at risk for similar problems every day by writing their social security number on most checks they pass at retail stores. Merchants nearly always require that a credit card number and driver's license number be written on the check. In most states, a person's driver's license number is their SSN.

The Social Security number is rapidly becoming a de facto national identification number. Credit records are indexed by SSN; some banks and credit unions even use it as an individual's account number. Many universities use it for both student and faculty ID numbers, and many health plans use it to identify their subscribers.

At first, it might seem convenient to have a single number for all of a person's disparate records. One number means just one thing that has to be memorized — a boon in this world, where we are constantly being asked to provide strings of digits for everything from making long-distance telephone calls to getting money out of bank machines.

The danger is that instead of using Social Security numbers as identifiers (or in the place of people's names), businesses in this country are increasingly using them for identification — or proof of identity. Banks, credit-card companies, insurance firms, and healthcare organizations will frequently divulge reams of "confidential" information over the telephone to any voice that speaks a name and Social Security number. If you know somebody's Social Security number, you can effectively invade their privacy or make their life very difficult.

There's a mild level of paranoia being advocated here that once would have put me off but, now that computers have become so cozy, seems like admirable prudence. Simson Garfinkel is a freelance science writer with several degrees in science from MIT, who did his master's thesis in journalism on computerized tenant blacklisting by landlords.

—Kevin Kelly

Whole Earth Review
Fall 1989

It is relatively easy to find out a person's Social Security number. Many businesses contract with credit-reporting agencies that can look up a person's SSN given only that person's name and town of residence. Some reporting firms claim up to an 82-percent "hit rate." In 28 states a person's social security number is frequently or always a part of their driver's license; the records of the Department of Motor Vehicles are public, and in most states an individual can be looked up for less than five dollars.

The first, most obvious thing to do with a person's Social Security number is to get their credit history, which can contain information on their bank accounts, credit cards, bankruptcies, and other kinds of information.

"It bothers me that credit reports are being sold by businesses and persons who don't give a damn about the legality of their doing so," says E. A. Fleming, President of Super Bureau, a Californian consumer-reporting firm. "It also bothers me that the right connection can secure personal banking information, unlisted telephone numbers, medical records and numerous other personal records."

Indeed, Fleming's company has access to all kinds of information about consumers, including address verification, driver records, judgment records, change-of-address files, names of neighbors, property records, returned-check registration, Social Security number tracing, telephone number tracing, vehicle records and Californian voter-registration information.

Although the ability to perform a credit check used to be the province of credit-card companies and department stores with their own charge cards, this increasingly competitive industry is now marketing its consumer reports to small businesses and even individuals who extend credit, such as landlords.

Practically anybody with a computer modem and $498 can sign up with the National Credit Information Network, Inc., in Cincinnati, Ohio, which allows instant access to more than 200 million online consumer credit reports, as well as driver's license records from 49 states, and a nationwide telephone and address directory that includes unlisted telephone numbers.

When Michael Grant, a computer specialist in Washington, D.C., decided to purchase a new car, he refused to provide the dealer with his Social Security number because he was paying for the car in cash and felt the information wasn't necessary. Withholding his SSN didn't matter: when Grant visited the dealer to close the sale, he was shown a faxed printout listing all of his credit cards, with

Decoding the Social Security Number

THE FIRST THREE DIGITS of a person's Social Security Number indicate the state that the person was living in at the time that the number was assigned (see table). The exceptions to this rule are numbers in the 700-729 range, which were issued by the Railroad Retirement agency, the only such retirement plan to have its own block of SSNs.

The fourth and fifth digits indicate the group number. The sequence is reported to be odd numbers from 01-09, then even numbers from 10-98, then even numbers 02-08, and finally odd numbers 11-99. All numbers issued before 1965 are either odd numbers between 01 and 09, or even numbers between 10 and 98. The last four digits are the "serial number," and run from 0001 to 9999. The last digit of the Canadian Social Insurance Number (their equivalent of our SSN) is a check digit, determined by a mathematical function applied to the first eight digits. This check digit is primarily designed to detect clerical errors such as transposing two digits or mistaking a "5" for a "6." The American SSN has no such check provisions, and it is for this reason that many observers of the issue of privacy (and at least one federal commission) have declared that the SSN would make a bad choice for a standard universal identifying number in this country.

001–003	New Hampshire	318–361	Illinois	520	Wyoming
004–007	Maine	362–386	Michigan	521–524	Colorado
008–009	Vermont	387–399	Wisconsin	525	New Mexico
010–034	Massachusetts	400–407	Kentucky	585	New Mexico
035–039	Rhode Island	408–415	Tennessee	526–527	Arizona
040–049	Connecticut	416–424	Alabama	528–529	Utah
050–134	New York	425–428	Mississippi	530	Nevada
135–158	New Jersey	587–588	Mississippi	531–539	Washington
159–211	Pennsylvania	429–432	Arkansas	540–544	Oregon
212–220	Maryland	433–439	Louisiana	545–573	California
221–222	Delaware	440–448	Oklahoma	574	Alaska
223–231	Virginia	449–467	Texas	575–576	Hawaii
232–236	West Virginia	468–477	Minnesota	577–579	Washington, DC
232	N. Carolina[1]	478–485	Iowa	580	Virgin Islands
237–246	N. Carolina	486–500	Missouri	580–584	Puerto Rico
247–251	S. Carolina	501–502	N. Dakota	586	Guam
252–260	Georgia	503–504	S. Dakota	586	American Samoa
261–267	Florida	505–508	Nebraska	586	Philippine Islands
589–595	Florida	509–515	Kansas	700–729	Railroad Retirement
268–302	Ohio	516–517	Montana		
303–317	Indiana	518–519	Idaho		

[1]Number 232, with middle digits 30, has been allocated to North Carolina from West Virginia.

their individual limits; at the top of the page was his SSN. "I thought it was pretty interesting that he got all that info on just my name and address," Grant said.

In California, Great Western Savings and Loan allows its customers to telephone the bank's computer and gain access to all sorts of account information, including balances, deposits and checks, by merely entering a person's account number and the first five digits of their SSN.

Many local credit bureaus now offer two services, called Atlas and Trace, which together can provide a person's address and the names of up to five neighbors, all from a name or telephone number. "Basically, what they are doing is taking all this information from credit applications and mailing lists," explains Glen Roberts, who publishes *Full Disclosure*, a newspaper about police activity and citizen's rights. "They are restricted by the Fair Credit Reporting Act from giving out credit information, but they are not restricted from giving out other information, such as telephone numbers and addresses." Roberts says he intends to use such services to verify the identity of people who telephone his newspaper with tips.

Indeed, data banks of personal information, indexed by Social Security number, are increasingly being used for things that have nothing to do with credit or finances — and thus are not covered by what protection the Fair Credit Reporting Act provides (see sidebar).

The Industrial Foundation of America maintains a list of over one million workers, primarily in the South, who have filed Worker's Compensation claims or been injured on the job. For a few dollars, an employer can check a prospective employee against IFA's database. Effectively, the database is a blacklist that keeps workers who have filed claims from finding future employment.

There are now more than a dozen companies who are doing the same thing for landlords. One of the largest, the U.D. Registry, in Van Nuys, CA, has over 2 million tenant records on file, information gleaned from housing-court records and provided by irate landlords. For less than $15, UDR reports to any landlord any eviction proceedings, or statements from former landlords against a given tenant. The effect of UDR has been to blacklist tenants who attempt to exercise their rights; a lawsuit attacking UDR has been pending in California courts for more than two years.

UDR's clients control 90 percent of the rental market in southern California, and the company performs over 250,000 searches per year, according to Harvey Saltz, the company's owner. Saltz says he lets tenants place statements in their files explaining "their side" of the story, but many of UDR's victims aren't even aware of the company's existence. Indeed, some of UDR's most-publicized victims have been people who just happened to match "bad tenants" with similar-sounding names that were in UDR's database.

The Registry, another tenant screening service, has a database of a million records for the Washington, D.C. area. Other services operate in Arizona, Colorado, Massachusetts, Minnesota, Missouri, New Jersey, Ohio, Oklahoma, Rhode Island, Texas and Washington. RentCheck, a division of TeleCheck, has files on renters across the country.

Knowing a person's Social Security number gives you control over their life. Since credit-reporting agencies monitor failed applications, simply by filing a spate of bogus credit card applications using that person's name and SSN will make it very difficult for that person to obtain credit in the future. In the event that the credit applications are accepted, you now have a credit card in somebody else's name, which will destroy their credit rating if you use it and do not pay the bill. The Internal Revenue Service will send your refund to anybody who sends in your tax return with your name and your Social Security number. In 1977, an imprisoned felon who was assigned the task of sorting discarded military uniforms took advantage of this fact, and diverted more than 200 refund checks to addresses of his choosing. (The uniforms were labeled with the officers' names and military identification number, which since 1967 have been Social Security numbers, according to *The Privacy Journal*, a newsletter which follows such exploits.)

In another case, a woman in Philadelphia got a letter from the IRS saying that she owed $6,000 in taxes, interest and penalties for an inheritance she had received. The inheritance had actually gone to somebody else who had made up a random Social Security number to avoid paying taxes. "After about six months of hassle, to say the least, she finally convinced the IRS that she did not inherit anything. She was able to do this only because the name did not match the SSN, and the address was in New York instead of her actual address near Philadelphia," says a person familiar with the case.

In California, Florida and New York it is common for illegal aliens to provide made up Social Security numbers when they seek employment. The scrambled earnings records promise to create a nightmare for the number's rightful owner, but sometimes problems show up long before retirement: there is at least one documented case of a woman's unemployment compensation claim being rejected because somebody else was already collecting unemployment on her SSN.

Many companies — utility companies, in particular — will accept knowledge of a person's Social Security number as proof of identity. In Denver, Colorado, a person whose driver's license was stolen received a bill several months later for $400 worth

Fair Credit Reporting

In 1970 the U.S. Congress passed the Fair Credit Reporting Act, which gave consumers a number of specific rights when dealing with consumer reporting agencies. Key points of the FCRA include these:

- **The consumer has a right to know of the existence of any personal files.**
- **The right to be told the file's contents and the source of the information.**
- **The right to be told who has received a consumer report within the past six months.**
- **If the consumer disagrees with any information in the file, he or she may force the consumer reporting agency to reinvestigate any information in the file.**
- **If disagreements remain, the consumer may insert a 100-word statement in the file, which must be reported by the reporting agency along with the rest of the file's information.**

Under the FCRA, credit reports can be requested without permission of the person under scrutiny, provided that the request arises out of a credit transaction, a job application, or one for insurance, for a license, or for a "legitimate business need."

The Federal Trade Commission has the responsibility for enforcing the FCRA. The FTC will advise a consumer if it thinks the FCRA has been violated, but it won't take on a case against a credit agency unless it suspects a systematic violation of the law. Basically, says David Grimes, a staff attorney at the FTC, the act gives the consumer the right to sue for violations; the successful outcome of a suit could include attorney's fees, court costs, and punitive damages. Complaints against businesses or questions concerning the FCRA can be sent to the Federal Trade Commission, Washington, D.C. 20580.

Names, addresses and numbers

Super Bureau: 2100 S. Bascom Ave, Suite 5/P. O. Box 368, Campbell, CA 95009; 408-372/6169, 800/541-6821.

National Credit Information Network: 7721 Hamilton Avenue, Cincinnati, OH 45231; 800/242-6246.

The UD Registry:
Van Nuys, CA; 213/873-5014.

The Privacy Journal is a monthly newsletter that follows issues of privacy in the computer age. Annual subscription is $98 per year, although student rates are available.

The Privacy Journal also has published a number of special reports, including *Privacy: How to Protect What's Left of it*, a 338-page paperback with specific guidance for citizens ($7).

The Privacy Journal: P. O. Box 15300, Washington, DC 20003; 202/547-2865.

of utility payments, according to Glen Roberts. The thief had used the stolen SSN to obtain service and, when the bills went unpaid, the utility company had traced the name and the number to find another address to send the bill.

Imagine a clerk at a record store who has had his telephone disconnected for non-payment of bills. All he needs to do is copy the name and SSN from one of the numerous checks that he collects during the day, and he can tell the telephone company that a new person has moved into the apartment. In Massachusetts — as in most other states — a person's name and SSN constitute the only information that the telephone company wants when establishing new service.

Many universities now have computerized registration processes. It's hailed as a boon that lets students dial a telephone number and punch in their SSN and the courses they want to add or drop, all without human intervention. A student whose SSN is public knowledge (perhaps because she passed a check in the student union and somebody works there who doesn't like her) might discover the last day of the semester that all of her courses had been dropped.

INFORMATION collected for one purpose is frequently used for another. Nevertheless, laws proposed to outlaw the use of information for purposes other than which it was provided have never been passed. All indications are that such laws would be unenforceable. Database marketing is currently a $50-billion-a-year industry, with over 20,000 firms in the business, according to a recent article in *U.S. News & World Report*.

To make matters worse, information that is wrong or misleading is often repeated, reinforced and sold from vendor to vendor. Even if the original mistake is tracked down and corrected, it can be nearly impossible to find all the copies — and to persuade the new "owners" of the information to change their records.

The laws and regulatory environment have simply not kept pace with the computer revolution. Information that has traditionally been open to the public — such as eviction filings — takes on a new power when it is gathered in one place and marketed to a specific group of individuals, such as landlords. The Fair Credit Reporting Act was written in a day when consumer reporting agencies were few in number and easily policed: how can its terms be

enforced when credit reports are available to any individual with a personal computer?

Furthermore, it no longer takes a million-dollar computer to run a consumer reporting agency. Landlord Credit Data Services, a Rhode Island tenant-screening service, has a tabletop computer costing less than $20,000 with the names of every person in Massachusetts, Rhode Island, and Connecticut whose name has appeared in a newspaper in connection with a violent crime. Although newspaper accounts are frequently incomplete or inaccurate, no law on any book regulates how LCDS may distribute its information.

What You Can Do

For starters, you don't have to give your Social Security number to everybody who asks you for it. Although certain government agencies are empowered by law to demand your SSN, they are required to state the specific law that grants them that power when they ask you for your number. Private businesses may ask you for you SSN but they cannot legally compel you to provide the number (although, as the Social Security Administration says, private firms are not required to do business with *you*, either.)

The one exception to this rule is in Virginia, where it is unlawful for businesses to require their customers to provide Social Security numbers or to refuse service if the number is not provided, although the impact of this law is lessened by the fact that Virginians' Social Security numbers appear on their driver's licenses.

Although an employer needs to know your Social Security number in order to pay you, you should be suspicious of employers who ask your SSN before you have started working for them. (It should be noted, however, that credit reporting companies are increasingly marketing their services to employers for pre-employment screening.)

Here are a few simple steps that most people can take to protect their privacy and limit their risks of fraud and harassment:

1. Keep your social security number off your driver's license if possible. Several states do not give you a choice about this. In the District of Columbia, Hawaii, Mississippi, Nevada and Virginia, a person's Social Security number is the same as their driver's license number. Further, in Alabama, Indiana, Missouri, New Mexico, North Dakota, Ohio, Rhode Island, South Dakota, West Virginia and Wyoming, the SSN is included on the driver's license in addition to the driver's license number.

In the other states and Puerto Rico, however, the SSN is either optional or does not appear — although some of these other states will happily use your SSN as your driver's license number if you provide it.

In Massachusetts, for example, people have the choice of having their license number be their SSN or a state-assigned "S" number. Although many people in the state do not exercise this option (many don't know about it), an estimated 15 percent of the drivers in the state do. "Basically, people don't want their private information easily available . . . when you are paying with a check," says Diane Turner, a spokeswoman for the Massachusetts Department of Motor Vehicles.

2. Request a statement of your earnings from the Social Security Administration every three years. Misfiled or misreported earnings can be corrected up to three years, three months and fifteen days after the mistake is made, saving you lots of trouble at retirement. Furthermore, getting an earnings statement tells you if somebody else is reporting earnings under your SSN.

To get your statement, you need to fill out a "Request For Earnings and Benefit Estimate Statement" card, which can be ordered by telephone from the Social Security Administration's toll free number, 800-234-5772.

3. If you are rejected for credit, an apartment, a job or insurance because of a credit report, get a copy of that report. If there is invalid information on it, correct it.

If you have been denied credit within the last 30 days, the credit reporting agency is obligated under the FCRA to provide you with a copy of your credit report for free. Otherwise, you will be required to pay $15 for the report. (Three states set the fee lower by law: The credit report costs Maryland residents only $5; $8 for California, and $10 in Connecticut.) The report will include the names of all the businesses that have asked for your report within the past two years and the reason they gave for looking at your file.

Since different consumer reporting agencies keep their own files, you may wish to check with several of them. Two of the largest are TRW (which recently acquired Chilton) and Equifax (formerly Credit Bureau Inc., or CBI.) Their addresses are:

TRW: P. O. Box 5450, Orange, CA 92667; 714/991-5100.
Equifax: 5505 Peachtree Dunwoody, suite 600, Atlanta, GA 30358; 404/252-1134.

If you disagree with anything in your report, the FCRA requires that the credit bureau reinvestigate the facts in dispute. If there is still disagreement after the bureau reinvestigates, you have the right to

insert a statement in your report with your version of the story.

For three years, TRW has been marketing a service that sends consumers a monthly statement of all the businesses that have asked for their credit reports. Called "Credentials," this $35-per-year service also gives individuals access to their own credit report without the $15 charge. According to Jennifer Neu, a TRW spokeswoman, more than 500,000 people have signed up for this service. However, since Credentials gives a consumer no more access to their files then they have under the FCRA, the only reason that a person should subscribe to this service is if they anticipate asking for their credit reports more than twice per year. Make use of your rights: they are your best protection.

4. Be cagey with your Social Security number. While some people, like banks and employers, have a legitimate reason to know your SSN, many other businesses that ask for it haven't. Agencies that collect blood often ask for SSNs from donors, although blood is almost always accepted even if the SSN is not provided. Since blood in this country is screened for HIV and other diseases, the possibility exists that the SSNs of pints that test positive (either rightly or due to false positives) may turn up in databases, either legitimate or clandestine ones.

"Many police departments sponsor burglary-prevention programs by which citizens may label their belongings. Virtually all police departments advise citizens to use their Social Security numbers as identifiers, even though house burglars are precisely the persons one would not want to have one's SSN," writes Robert Smith in *The Privacy Journal's Report on the Collection and Use of Social Security Numbers* (sidebar, preceding page).

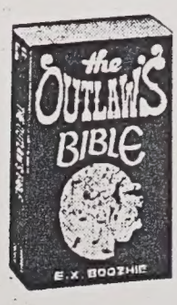
A record store in Rockville, Maryland, had a raffle for free tickets to a movie. In addition to asking for people's name and address, the entry form asked for their SSN. Likewise, some hotel chains ask for SSNs, presumably to track customers and remember their preferences for special services.

5. Lastly, request that companies not use your SSN for account numbers, and when asked for SSN, leave the request blank, if at all possible. When my health-insurance company assigned me my SSN as my account number, I asked them to change it, and they did. At the Massachusetts Institute of Technology, entering students are given the choice of having either their SSN or a randomly assigned number as their student ID. Every organization that uses a different number to keep track of you makes it that much harder for somebody else to use those numbers to gain access to your files or otherwise complicate your life. ■

The Outlaw's Bible

It doesn't take a paranoid personality to see that our freedoms are being nibbled away little by little. What happens when YOU are the nibbled-upon? Hey, you're too pious and upright a citizen to be in that position, right? Never been searched at the border? Never been audited? Never had a traffic ticket? Of course not. But for the non-angels among us, this "jailhouse lawyer" manual can be a handy reference and eye-opener. Even discounting the author's adversarial tone, it's clear that things are not quite as tidy as they seem. Interesting, tasty, and scary. —J. Baldwin

The Outlaw's Bible
E. X. Boozhie, 1988; 323 pp.
$14.95 ($17.95 postpaid) from Loompanics Unlimited, P. O. Box 1197, Port Townsend, WA 98368 (or Whole Earth Access).



- *Avoid evoking attention or suspicion in general.* For example:

1. *Don't be a walking social statement.* If you're proud to be a member of some special interest or minority group, that's terrific, but leave the costume, song and dance at home. Bikers, cholos, players, gays, nazis, and other such groups all have outspoken enemies who occasionally want to start something. Ordinary, dull, everyday people have no such problems. Look ordinary, and do yourself a favor.

- *Don't talk to police.* In the words of Justice Jackson, "any lawyer worth his salt will tell the suspect in no uncertain terms to make no statement to police under any circumstances." Be rude, if necessary. Let them think whatever they want, but no matter what they do or say, don't provide them with your words; they'll find a way to use them against you. The kinds of volunteered statements which must especially be guarded against include:

a. pleasantries and chit-chat.

b. admissions of one's knowledge about facts in a crime.

c. admissions of one's awareness of his rights and responsibilities.

d. remarks which are prompted by ego or emotion.

- You should have legal counsel if you're subpoenaed *as a witness before a grand jury,* even though you aren't charged with anything. There's a good possibility that you soon might be.

- The easiest way for the police to break through a citizen's expectation of privacy is to get his consent. Once he invites them into his home, his car, or his pockets, he has given them carte blanche to use whatever they may find against him. Once he willingly goes along with them he has voluntarily placed himself under arrest and relieved them of the burden of justifying it. He may not even realize the illegality of items in his possession, or things that he does in the privacy of his home. He might well overlook the insignificant traces left from previous activities that he does know are illegal. In either case, however, the police won't be inhibited from seizing upon such evidence to convict him of a crime; a pistol that he innocently keeps in his glove compartment, or some marijuana seeds in the pile of the carpet, might thus become the unexpected means for a rather harsh lesson in how the system works.

AIR MAIL
PAR AVION
25 C
nederland
90 C
Clara Falkins
245 F.D. Roosevelt Laan
Belgium
Joseph Kerr
32 Hereford St
Boston MA 02115
USA

Form 114 SM-1-71 (Bring this summons with you)

Commonwealth of Massachusetts

Suffolk, to wit:

L.S. *To the Sheriff of our County of Suffolk, or his Deputy, or any Court Officer of said County, or either of the Constables or Police Officers of any city or town within said County or any District Police Officer of said Commonwealth,*

GREETING:

We command you that you summon Brewster Kahle
59 Munroe Street
Somerville

No. 035985-8

(if they may be found in your precinct) to appear before the SUPERIOR COURT Department of the Trial Court for the transaction of Criminal Business, at the Court House, in Pemberton Square, in Boston, aforesaid

ON Wednesday, September 8,1982 AT NINE ~~O'CLOCK~~ thirty IN THE FORENOON,

and from day to day until discharged, then and there to give evidence of what they know in the case of the Commonwealth against

Joseph Barry

HEREOF fail not and make due return of this writ with your doings thereon into the said court.

WITNESS, James P. Lynch, Jr., Adm. Justice and the seal of said Court at Boston, aforesaid.

EDWARD V. KEATING,
Clerk of the said Superior Court Department

A true copy.

{Officer of Court,
{Deputy Sheriff,
{Police Officer

Oct 31 '82 NYTimes

Is Big Brother Prone to Error?

"Garbage in, garbage out" is a jocular old dictum in the computer field. The saying takes on ominous tones, however, if the program contains the criminal records of 36 million Americans. Researchers at Congress's Office of Technology Assessment have found that almost half of a sample of such records kept by the Federal Bureau of Investigation were incomplete or inaccurate. In a report last week, they warned that before Congress authorizes a national computer network for sending arrest information to police, banks, employers and other civil institutions, the consequences of misuse should be evaluated.

The report said that nearly 30 percent of the work force "were potentially exposed to employment disqualification because of an arrest record." But of this total, 35 percent had no arrest for a serious crime (such as murder, rape and robbery) and only one arrest for a minor crime (such as drunkenness and lesser assaults). In one F.B.I. system, almost 30 percent of the sampled records held no final disposition of cases.

The report warned that a national data bank could be used for monitoring lawful activities. "To understand this concern, one must remember that the debate over the national computerized criminal history system began in the late 1960's and early 1970's, when the F.B.I. was engaged in domestic political intelligence and surveillance," the report said.

Margot Slade and Wayne Biddle

A Correction

An article in The Week in Review of Oct. 17 incorrectly identified the ship that salvaged part of a Russian submarine from the Pacific Ocean floor in 1975. It was the Glomar Explorer.

DEPARTMENT OF THE TREASURY

U.S. CUSTOMS SERVICE

BOSTON, MASS.

July 26, 1982

REFER TO

(Civil) District Case No. 82-0401-30293

Joseph Kerr
32 Hereford St.
Boston,MA 02115

Gentlemen:

This is to inform you that under the provisions of section 145.59 (a)(b), title 19, Code of Federal Regulations, United States Customs authorities seized the following described merchandise, addressed to you, which is prohibited and contrary to law:

Ten (10) grams of Hashish

The above-described merchandise has now been destroyed by Customs Encforcement Officers.

The case is now closed on the records of this office.

Sincerely Yours,

JOHN V. LINDE
DISTRICT DIRECTOR OF CUSTOMS

Constance C. Lewis

By: Constance C. Lewis
Fines, Penalties & Forfeitures Officer

CCL/ta

59 Munroe Street
Somerville MA 02143
April 16, 1983

Massachusetts Income Tax
Box 7003
Boston MA 02204

Dear Sir or Madam

It is unclear to me why I must give my social security number to your department when I file Form 1. It seems to me that you must have an unabiguous identifying number to file my records, but not necessarily my social security number. Your Stated purpose for the number is:

> "Social security numbers are required to provide proper identification in processing returns, payments and refunds."
> (Massachusetts Resident Income Tax instructions for 1982 page 4)

Why do you need a social security number rather than any unambiguous, consistent identifying number so that you can identify my ~~rather than any~~ other state records and process my returns?

The IRS in "Forms and Instructions for preparing 1040ez and 1040A" for 1982 says on page 34:

> The Privacy Act of 1974 andPaperwork Reduction Act of 1980 say that when we ask you for information we must tell you: A. Our legal right to ask for the information. B. What major purpose we have in asking for it, and how it will be used. C. What could happen if we do not receive it. D. Whether your responce is voluntary, required to obtain a benefit, or mandatory under the law.

The IRS provided the above information, but all of it was not clearly specified in your instructions. I would like to know this information with respect to the Massachusetts Department of Revenue.

If it is true that the identifying number required need not be a social security number, could the state issue another identifying number to be used in its place? I believe the state already issues tax identification numbers for businesses. Perhaps an individual could also recieve an unique state tax identification number.

Please respond th the above questions, and send any pertinent information.

Thank you,

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PENALTY FOR PRIVATE USE $300
DEPARTMENT OF THE TREASURY
554
OFFICIAL BUSINESS

U.S.MAIL

Mr. Joseph Kerr
59 Munroe Street
Somerville, Ma. 02143

Internal Revenue Service

Department of the Treasury

District Director

P.O. Box 9112, JFK Post Office, Boston, Mass. 02203

Date: APR 25 1983

Mr. Joseph Kerr
59 Munroe Street
Somerville, Ma. 02143

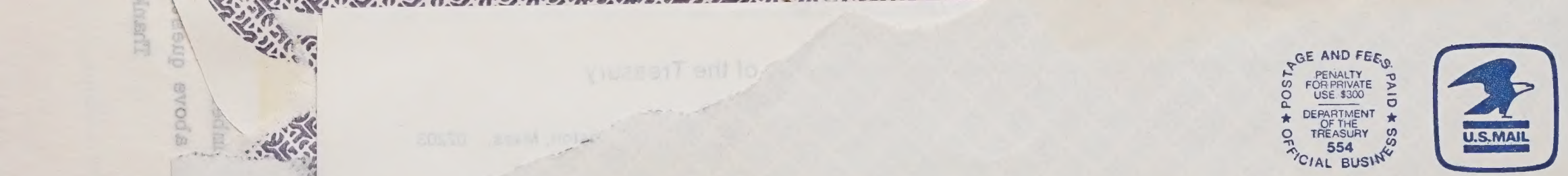
Dear Mr. Kerr,

Sorry for the inconvenience caused by the misrouting of your envelope, but as indicated by the stamp, the envelope was misrouted to the Internal Revenue Service. Perhaps it was included in a batch of bulk mail which was routed to our Service Center Mail Room in Andover, Mass.

The mail in our Service Center is opened by automatic machinery and only then is it sorted and read. It could be at this stage that it would be discovered and rerouted back to the post office. So we assume that your envelope was stamped by our Andover, Mass. Internal Revenue Service Center. We do not have many occurances of this nature.

Again, sorry for the inconvenience. We hope that this clarifies the situation.

STUART J. BRUDER
Chief, Facilities Management Br.



Mr. Joseph Kerr
59 Munroe Street
Somerville, Ma. 02143

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"A piece of grim humor that Orwell would have enjoyed."
- Bernard Crick
(George Orwell's biographer)

"The appropriate calendar for 1984."
- USA Today

"**The** political calendar for next year."
- In These Times

October

21

1971–The NSA relays the Army request for "civil disturbance" intelligence to: USIB, CIA, State Department, DIA, CNO, AEC, and FBI. (see July 1)

1973–Sen. Church reveals that between 1953 and 1973 the CIA intercepted 28,322,796 pieces of mail and distributed over one million to other agencies during project HT LINGUAL. (see Oct. 22)

1982–A U.S. Court of Appeals rules that the NSA may legally intercept messages between the U.S. and overseas without cause, and provide summaries of intercepted information to the FBI. This marks the first time the government admits using NSA equipment to monitor U.S. citizens for law-enforcement.

YOUR FUTURE SHAPED BY THE PAST

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...probably represented a stock ances- | ...tion, Duke University and the Egyptian | ...about Aegyptopithecus than the relatively copious new findings. The four | ...pithecus, found in ... Africa, emerged as ... hominid.

Bigger F.B.I. Computer File Is Sought to Add Nonsuspects

Continued From Page 1

Don Edwards, chairman of the House Judiciary Committee's Subcommitee on Civil and Constitional Rights, view the proposal as a threat to basic freedoms. Mr. Edwards, who is a California Democrat, says he hopes to hold hearings on the matter in February.

"If this plan goes ahead, it would create a revolutionary surveillance system that will permit the easy distribution of investigative information that has almost always been carefully protected in the past," Mr. Edwards said.

Jerry J. Berman, national legislative counsel for the American Civil Liberties Union, said, "Unless Congress intervenes, the United States will have a vast police tracking and surveillance system."

Mr. Berman noted that from 1971 to 1974 the F.B.I. established a procedure under which its computer secretly was used to track people, some of whom were engaged in lawful dissent against the Vietnam War and in behalf of civil rights. This program, the Stop Index, was halted as soon as its existence became known to Congress.

The possible enlargement of the capacity of the bureau's National Crime Information Center was first discussed by the Center's Policy Board at a meeting in Denver in early October. The plan becomes known now at a time when a series of unusually violent terrorist attacks in the Middle East and Britain and the need to protect against terrorism at next summer's Olympic Games in Los Angeles have made law-enforcement officials in the United States apprehensive.

According to the agenda of the meeting, the new "investigative applications" discussed by the board represented "a logical progression of the N.C.I.C. System in terms of service to the criminal justice community as well as the safety of any officer conducting law-enforcement inquiries."

But Lee Colwell, Executive Assistant Director of the F.B.I., said in an interview that he was very much aware of the sensitive nature of the proposal to enhance the computer system. He emphasized that the bureau's Director, William H. Webster, would take no action on the matter without careful and systematic review.

Assurances on Rights Expressed

"It would be inappropriate and incorrect to believe that we in the F.B.I., the Director of the F.B.I., will take any unilateral action about any change in the N.C.I.C," Mr. Colwell said. "The Director is on record with Congress and the Attorney General that they would be advised in advance of any changes in the N.C.I.C and its procedures, including its files."

The bureau's No. 2 official said, "There is not going to be anything that I think jeopardizes human rights or constitutional rights without a complete airing, and I know that the Director feels as strongly about that as anyone."

He added that the need for the system, its potential for abuse, the threat it might pose for the constitutional rights of citizens and the integrity of its managers all had to be taken into consideration before a new application for the F.B.I. computer could be approved. But he said, too, that changes in technology sometimes forced changes in policy.

Constitutional experts contend, for example, that in cases in which a police officer or judge relies upon inaccurate or incomplete information to make an arrest or set bail, the subject's right to due process, guaranteed by the Fifth Amendment, may be violated.

Composition of Review Board

The center's policy board currently has 28 members, including 21 state, county and local-law enforcement officials, three prosecutors, two judges, one prison administrator and one probation officer. According to the agenda of the Board's Denver meeting, the enlargement of the F.B.I.'s computer system was proposed on Oct. 6 by its planning and evaluation subcommittee.

The subcommittee said some of the 15 new investigative applications it was recommending "would benefit Federal law-enforcement agencies only, while others would benefit state and local law-enforcement agencies."

Among the most controversial of the proposed applications was one to use the F.B.I. computer to keep track of the "known associates" of those whose names had been filed because they had been named in warrants for arrest.

A "known associate" could be a friend, relative or business partner; this category was defined in another section of the agenda as anyone "known to be, believed to be, likely to be or may be associated with a wanted person."

"The criteria," that section went on, "should not be limited to those who are traveling with the wanted person but should include those who are likely to be in contact with such a person."

On Privacy and Freedom

Fred H. Wynbrandt, chairman of the policy board, who is the assistant director of California's Criminal Identification and Information Branch, said in a telephone interview that the plan to list associates of wanted people was "the one item that offended me the most." He added, "This one got rejected out of hand and I think our decision in this matter shows the board has a deep concern for privacy and freedom."

Still under consideration by the board, however, are several other files that would focus on individuals not suspected of committing a crime, accor ing to Mr. Bee, the Illinois official. D spite the decision against creating file on the associates of all wanted pe ple, for example, the board did not r ject a proposal for a new file on thos who law-enforcement officials believe were associated with those who ha been convicted of "possession for sal sale or trafficking in narcotics."

Also still under consideration are th creation of computerized files on individuals thought to be engaged in organized crime, foreign counterintelligence and terrorism.

Mr. Wynbrandt, the policy board chairman, said the proposals that were not immediately rejected by the board now would be examined by F.B.I. specialists, four regional groups' advisory panels and several other technical panels. Once this review is completed, the proposals will again be reviewed by the policy committee before being forwarded to Mr. Webster. The entire process is expected to take several months.

Expansion by Statute Urged

The legal authority of the Federal bureau to institute the new files is a matter of dispute. Representative Edwards said he believed that "further expansion must be by statute." The Justice Department and members of the policy committee, however, contend that the bureau's current authority is sufficient.

The agenda did not spell out what police agencies would have the authority to decide who was a known terrorist, a figure in organized crime or narcotics trafficking, nor did it define who would fall into these three categories. Finally, the agenda did not indicate whether such computerized intelligence would be made available to patrol officers on the street or would be restricted to top police officials.

Mr. Berman, the A.C.L.U. lawyer, explaining one of his major reasons for concern. He said: "Unlike public record information such as an arrest warrant or arrest report, deciding who is an organized crime figure or terrorist depends upon subjective criteria and judgments. Is a terrorist someone who was convicted by a jury of an act of political violence 20 years ago? Or is it someone who the police believe is tied to an current bombing incident by concrete evidence? Or is a terrorist someone who meets with a suspected bomber? Or is a terrorist someone who has talked about a possible bombing?"

Over the last decade, investigations by Congress, city councils and other such bodies have determined that the intelligence files of the F.B.I. and the police departments of such major cities as New York, Chicago and Los Angeles contained a great deal of unsubstanitated, misleading and inaccurate information, some of it amounting to no more than gossip about ten of thousands of indivduals who were politically active in a variety of causes.

The recommendation to enlarge the current system to include more than 10 new categories of individual suspects in the F.B.I. computer system was made only six months after the bureau agreed with a recommendation by the Secret Service to include the names of individuals whom the service decides might represent a danger to the President or other people it guards.

Mr. Colwell said in a prepared address to the October meeting of the computer advisory board that in the first six months of operation, the records of an average of 88 potentially dangerous individuals were in the system at any one time. Between April 27 and Oct. 1, he said, 39 of these individuals had been identified when they were stopped by police officers on 88 different occasions.

"I am pleased with the way the file is operating," Mr. Colwell said, "but it will undoubtedly be a topic for discussion for months and maybe years to come."

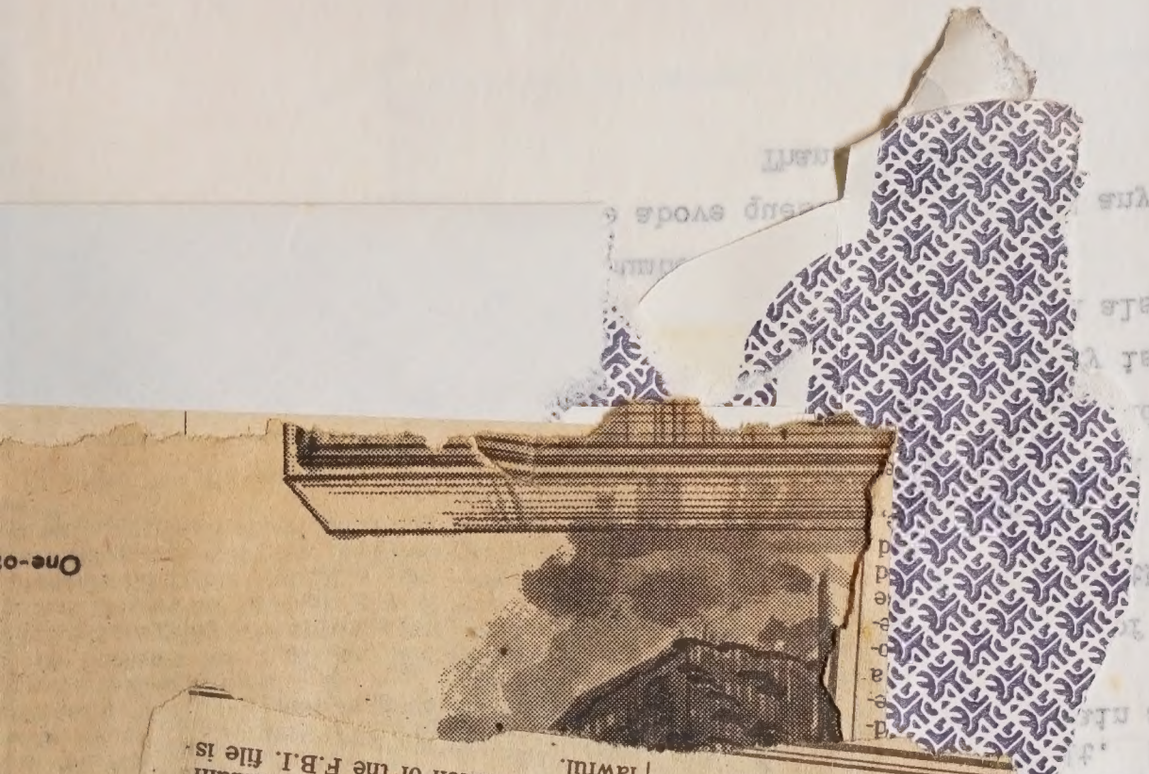
He said the Secret Service "continues to emphasize the importance of our helping them fulfill their protective function responsibilities in checking these individuals' movements and localities." The bureau's No. 2 official immediately added, however, that "the adoption and approval of this file have raised a number of privacy issues, such as 'Nineteen Eighty-Four' and 'Big Brother,' and I think these are legitimate issues."

47,000 Listed in 1970's

While the current F.B.I.-Secret Service list of "dangerous persons" is small, only a decade ago the service created a list of people and groups it was worried about; it contained 47,000 names, including Coretta Scott King, the rights activist and widow of the Rev. Dr. Martin Luther KIng Jr.; Dr. Benjamin Spock, the rights activist and expert on child care, and Roy Wilkins of the National Association for the Advancement of Colored People. It listed organizations such as the Quaker Action Group and the N.A.A.C.P.

In a letter to the Justice Department before the Secret Service file was set up, the A.C.L.U. said the department was acting beyond the scope of Federal law and any individual subjected to arrest, denial of bail or denial of employment because of information in the file might have grounds to bring a lawsuit against the Government.

The Justice Department, however, has argued in a legal memorandum that the exension of the F.B.I. file is lawful.



Bigger F.B.I. Computer File Is

Continued From Page 1

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tion, Duke University and the Egyptian

F.B.I. Panel Weighing a Plan On Expanded Access to Files

By DAVID BURNHAM
Special to The New York Times

WASHINGTON, Dec. 31 — An advisory group for the Federal Bureau of Investigation is considering recommending a major expansion of a national computerized file to distribute information about people who are considered suspicious but are not wanted for crimes.

The computer system is now used for the most part to advise police officers if an individual has been named in an arrest warrant in another state. Under the new proposal it would be expanded to include information on whether an individual was thought to be involved in organized crime, terrorism or narcotics, or was a "known associate" of a drug trafficker.

Official Defends Program

Virtually every United States law-enforcement agency has access to the bureau's computer system.

A top F.B.I. official, who said the bureau was aware of civil rights questions involved in establishing such a system, said a final decision on the matter would not be made for some time.

Some law-enforcement officials say the proposed enlargement of the bureau's system would improve their ability to fight crime, help protect police officers against dangerous criminals and enable Federal law-enforcement officials to keep track of wrongdoers.

"I don't see this as a change — I see it as consistent with the original purpose of the system, to help law enforcement fight crime," said Dwight E. Bee, a member of the Federal bureau's advisory group who is the administrator of the Illinois Law Enforcement Agency Data System.

But others, including Representative

Continued on Page 16, Column 3

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Section	9*	Employment Advertising
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*Included in all copies distributed in New York City and the suburban areas.
†Included in all copies distributed in Long Island, Westchester, New Jersey and Connecticut.

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establishments cited for violation of the health code misidentified a Queens delicatessen last Sunday. It was the Linden View Deli at 29-22 Union Street, not Hebrew National.

•

A picture caption on page 22 of the Arts and Leisure section today gives an incorrect date for a New York Philharmonic concert at Avery Fisher Hall. It will take place Thursday.

•

A dance review last Sunday misidentified the narrator in Hope Gillerman's "Gardener A Learns to Cook," performed at the Kitchen. He was John Hagan.

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Excerpts From Interview With Andropov on ABM Plan

MOSCOW, March 26 (Reuters) — Following are excerpts from an interview with Yuri V. Andropov, the Soviet leader, on President Reagan's proposal to develop a defense against nuclear missiles. The interview is to appear Sunday in the Communist Party daily Pravda and was distributed in translation by the Soviet press agency Tass.

Laymen may find it even attractive as the President speaks about what seem to be defensive measures. But this may seem to be so only on the face of it and only to those who are not conversant with these matters.

In fact, the strategic offensive forces of the United States will continue to be developed and upgraded at full tilt and along quite a definite line at that, namely that of acquiring a first-nuclear-strike capability.

Under these conditions the intention to secure itself the possibility of destroying with the help of the ABM defenses the corresponding strategic systems of the other side, that is of rendering it incapable of dealing a retaliatory strike, is a bid to disarm the Soviet Union in the face of the U.S. nuclear threat.

One must see this clearly in order to appraise correctly the true purport of this "new conception."

Should this conception be converted into reality, this would actually open the floodgates to a runaway race of all types of strategic arms, both offensive and defensive.

Offensive-Defensive Link

When the U.S.S.R. and the U.S.A. began discussing the problem of strategic arms, they agreed that there is an inseverable interrelationship between strategic offensive and defensive weapons. And it was not by chance that the treaty on limiting ABM systems and the first agreement on limiting strategic offensive arms were signed simultaneously between our countries in 1972.

The sides recognized the fact that it is only mutual restraint in the field of ABM defenses that will allow progress in limiting and reducing strategic systems.

The United States intends to sever this interrelationship.

The present Administration is continuing to tread an extremely dangerous path. The issues of war and peace must not be treated so flippantly.

The question prompts itself: What is the President's idea of the standards of conducting relations with other states?

All attempts at gaining military superiority over the U.S.S.R. are futile. The Soviet Union will never allow them to succeed. It will never be caught defenseless by any threat.

Let there be no mistake about this in Washington. It is time they stopped devising one option after another in the search of the best ways of unleashing nuclear war in the hope of winning it. Engaging in this is not just irresponsible, it is insane.

One should come to realize that the U.S. leaders are trying today to turn the European countries into their nuclear hostages. Washington's actions are putting the entire world in jeopardy.

Excerpts From President's Speech to

ORLANDO, Fla., March 8 (AP) — Following are excerpts from a transcript of President Reagan's speech today to the National Association of Evangelicals:

This Administration is motivated by a political philosophy that sees the greatness of America in you, her people, and in your families, churches, neighborhoods, communities — the institutions that foster and nourish values like concern for others and respect for the rule of law under God.

Now I don't have to tell you that this puts us in opposition to, or at least out of step with, a prevailing attitude of many who have turned to a modern-day secularism, discarding the tried and time-tested values upon which our very civilization is based.

No matter how well-intentioned, their value system is radically different from that of most Americans.

And, while they proclaim they are freeing us from superstitions of the past, they have taken upon themselves the job of superintending us by government rule and regulation. Sometimes their voices are louder than ours, but they are not yet a majority.

An example of that vocal superiority is evident in a controversy now going on in Washington. Since I'm involved, I've been waiting to hear from the parents of young America. How far are they willing to go in giving to government their prerogatives as parents?

Let me state the case as briefly and simply as I can. An organization of citizens sincerely motivated and deeply concerned about the increase in illegitimate births and abortions involving girls well below the age of consent established clinics nationwide to offer help to these girls and hopefully alleviate this situation.

Order on Birth Control Clinics

Again let me say, I do not fault their intent. However, in their well-intentioned effort, these clinics provide advice and birth control drugs and devices to underage girls without the knowledge of their parents.

For some years now, the Federal Government has helped with funds to subsidize these clinics. In providing for this, the Congress decreed that every effort would be made to maximize parental participation. Nevertheless, the drugs and devices are prescribed without getting parental consent or giving notification. Girls termed "sexually active" — that has replaced the word "promiscuous" — are given this help in order to prevent illegitimate birth or abortion.

We have ordered clinics receiving Federal funds to notify the parents such help has been given. One of the nation's leading newspapers has created the term "squeal rule" in editorializing against us, and we are being criticized for violating the privacy of young people. A judge has granted an injunction against enforcement of our rule. I have watched TV panel shows discuss this issue, have read columns pontificating on our error, but no one seems to mention morality as playing a part in the subject of sex.

Is all of Judeo-Christian tradition wrong? Are we to believe that something so sacred can be looked upon as a purely physical thing with no potential for emotional and psychological harm? And isn't it the parents' right to give counsel and advice to keep their children from making mistakes that may affect their entire lives?

Many of us in government would like to know what parents think about this intrusion in their family by government. We are going to fight in the courts. The rights of parents and the rights of family take precedence over those of Washington-based bureaucrats and social engineers.

Rule of Law Under God

But the fight against parental notification is really only one example of many attempts to water down traditional values and even abrogate the original terms of American democracy. Freedom prospers when religion is vibrant and the rule of law under God acknowledged.

When our Founding Fathers passed the First Amendment, they sought to protect churches from government interference. They never meant to construct a wall of hostility between government and the concept of religious belief itself.

The evidence of this permeates our history and our government: The Declaration of Independence mentions the Supreme Being no less than four times; "In God We Trust" is engraved on our coinage; the Supreme Court opens its proceedings with a religious invocation; and the members of Congress open their sessions with a prayer.

I just happen to believe the schoolchildren of the United States are entitled to the same privileges as Supreme Court Justices and Congressmen. Last year, I sent the Congress a constitutional amendment to restore prayer to public schools. This week I am resubmitting that amendment and calling on the Congress to act speedily to pass it.

Let our children pray. Perhaps some of you read recently about the Lubbock school case where a judge actually ruled that it was unconstitutional for a school district to give equal treatment to religious and non-religious student groups, even when the group meetings were held during the students' own time.

The First Amendment never intended to require government to discriminate against religious speech. Senators Denton and Hatfield have proposed legislation in the Congress on the whole question of prohibiting discrimination against religious forms of student speech. Such legislation could go far to restore freedom of religious speech for public school students and I hope the Congress considers these bills quickly. And with your help, I think it's possible we could also get the constitutional amendment through the Congress this year.

Court Decision on Abortion

More than a decade ago, a Supreme Court decision literally wiped off the books of 50 states statutes protecting the rights of unborn children. "Abortion on demand" now takes the lives of up to one and a half million unborn children a year.

Human life legislation ending this tragedy will someday pass the Congress — and you and I must never rest until it does. Unless and until it can be proven that the unborn child is not a living entity, then its right to life, liberty and the pursuit of happiness must be protected.

You may remember that when abortion on demand began many, indeed, I'm sure many of you warned, that the practice would lead to a decline in respect for human life, that the philosophical premises used to justify abortion on demand would ultimately be used to justify other attacks on the sacredness of human life, infanticide or mercy killing. Tragically enough, those warnings proved all too true: Only last year a court permitted the death by starvation of a handicapped infant.

I have directed the Health and Human Services Department to make clear to every health care facility in the United States that the Rehabilitation Act of 1973 protects all handicapped persons against discrimination based on handicaps, including infants.

And we have taken the further step of requiring that each and every recipient of Federal funds who provides health care services to infants must post and keep posted in a conspicuous place a notice stating that "discriminatory failure to feed and care for handicapped infants in this facility is prohibited by Federal law." It also lists a 24-hour, toll-free number so that nurses and others may report violations in time to save the infant's life.

Problem of Infanticide

In addition, recent legislation introduced in the Congress by Representative Henry Hyde not only increases restrictions on publicly financed abortions, it also addresses this whole problem of infanticide.

I urge the Congress to begin hearings and to adopt legislation that will protect the right of life to all children, including the disabled or handicapped.

I'm sure you must get discouraged at times, but there is a great spiritual awakening in America, a renewal of the traditional values that have been the bedrock of America's goodness and greatness.

One recent survey by a Washington-based research council concluded that Americans were far more religious than the people of other nations; 95 percent of those surveyed expressed a belief in God and a huge majority believed the Ten Commandments had real meaning for their lives.

Another study has found that an overwhelming majority of Americans disapprove of adultery, teen-age sex, pornography, abortion and hard drugs. And this same study showed a deep reverence for the importance of family ties and religious belief.

I think the items we have discussed here today must be a key part of the nation's political agenda. For the first time the Congress is openly and seriously debating and dealing with the prayer and abortion issues — that's enormous progress right there.

National Association of Evangelicals

I repeat: America is in the midst of a spiritual awakening and a moral renewal. With your biblical keynote, I say today let "justice roll on like a river, righteousness like a never-failing stream."

Now, obviously, much of this new political and social consensus I have talked about is based on a positive view of American history, one that takes pride in our country's accomplishments and record. But we must never forget that no government schemes are going to perfect man; we know that living in this world means dealing with what philosophers would call the phenomenology of evil or, as theologians would put it, the doctrine of sin.

National Legacy of Evil

There is sin and evil in the world, and we are enjoined by Scripture and the Lord Jesus to oppose it with all our might. Our nation, too, has a legacy of evil with which it must deal. The glory of this land has been its capacity for transcending the moral evils of our past.

For example, the long struggle of minority citizens for equal rights, once a source of disunity and civil war, is now a point of pride for all Americans. We must never go back.

There is no room for racism, anti-Semitism or other forms of ethnic and racial hatred in this country. I know you have been horrified, as have I, by the resurgence of some hate groups preaching bigotry and prejudice. Use the mighty voice of your pulpits and the powerful standing of your churches to denounce and isolate these hate groups in our midst. The commandment given us is clear and simple: "Thou shalt love thy neighbor as thyself."

But whatever sad episodes exist in our past, any objective observer must hold a positive view of American history, a history that has been the story of hopes fulfilled and dreams made into reality. Especially in this century, America has kept alight the torch of freedom — not just for ourselves but for millions of others around the world. And this brings me to my final point today.

During my first press conference as President, in answer to a direct question, I pointed out that as good Marxists-Leninists the Soviet leaders have openly and publicly declared that the only morality they recognize is that which will further their cause, which is world revolution.

I think I should point out I was only quoting Lenin, their guiding spirit, who said in 1920 that they repudiate all morality that proceeds from supernatural ideas or ideas that are outside class conceptions; morality is entirely subordinate to the interests of class war; and everything is moral that is necessary for the annihilation of the old exploiting social order and for uniting the proletariat.

Fact of Soviet Doctrine

I think the refusal of many influential people to accept this elementary fact of Soviet doctrine illustrates an historical reluctance to see totalitarian powers for what they are. We saw this phenomenon in the 1930's; we see it too often today. This does not mean we should isolate ourselves and refuse to seek an understanding with them.

I intend to do everything I can to persuade them of our peaceful intent; to remind them that it was the West that refused to use its nuclear monopoly in the 40's and 50's for territorial gain and which now proposes 50 percent cuts in strategic ballistic missiles and the elimination of an entire class of land-based, intermediate-range nuclear missiles.

At the same time, however, they must be made to understand we will never compromise our principles and standards. We will never give away our freedom. We will never abandon our belief in God.

And we will never stop searching for a genuine peace. But we can assure none of these things America stands for through the so-called nuclear freeze solutions proposed by some. The truth is that a freeze now would be a very dangerous fraud, for that is merely the illusion of peace. The reality is that we must find peace through strength.

I would agree to a freeze if only we could freeze the Soviets' global desires. A freeze at current levels of weapons would remove any incentive for the Soviets to negotiate seriously in Geneva, and virtually end our chances to achieve the major arms reductions which we have proposed. Instead, they would achieve their objectives through the freeze.

A freeze would reward the Soviet Union for its enormous and unparalleled military buildup. It would prevent the essential and long-overdue modernization of United States and allied defenses and would leave our aging forces increasingly vulnerable. And an honest freeze would require extensive prior negotiations on the systems and numbers to be limited and on the measures to insure effective verification and compliance.

And the kind of freeze that has been suggested would be virtually impossible to verify. Such a major effort would divert us completely from our current negotiations on achieving substantial reductions.

Let us pray for the salvation of all those who live in totalitarian darkness, pray they will discover the joy of knowing God.

Evil in the Modern World

But until they do, let us be aware that while they preach the supremacy of the state, declare its omnipotence over individual man, and predict its eventual domination of all peoples of the earth — they are the focus of evil in the modern world.

It was C. S. Lewis who, in his unforgettable "Screwtape Letters," wrote:

"The greatest evil is not now done in those sordid 'dens of crime' that Dickens loved to paint. It is not done even in concentration camps and labor camps. In those we see its final result. But it is conceived and ordered (moved, seconded, carried, and minuted) in clear, carpeted, warmed, and well-lighted offices, by quiet men with white collars and cut fingernails and smooth-shaven cheeks who do not need to raise their voice."

Because these "quiet men" do not "raise their voices," because they sometimes speak in soothing tones of brotherhood and peace, because, like other dictators before them, they are always making "their final territorial demand," some would have us accept them at their word and accommodate ourselves to their aggressive impulses.

But, if history teaches anything, it teaches: Simple-minded appeasement or wishful thinking about our adversaries is folly — it means the betrayal of our past, the squandering of our freedom.

So I urge you to speak out against those who would place the United States in a position of military and moral inferiority. You know, I have always believed that old Screwtape reserves his best efforts for those of you in the church.

So in your discussions of the nuclear freeze proposals, I urge you to beware the temptation of pride — the temptation blithely to declare yourselves above it all and label both sides equally at fault, to ignore the facts of history and the aggressive impulses of an evil empire, to simply call the arms race a giant misunderstanding and thereby remove yourself from the struggle between right and wrong, good and evil.

Nuclear Arms Negotiations

I ask you to resist the attempts of those who would have you withhold your support for this Administration's efforts to keep America strong and free, while we negotiate real and verifiable reductions in the world's nuclear arsenals and one day, with God's help, their total elimination.

While America's military strength is important, let me add here that I have always maintained that the struggle now going on for the world will never be decided by bombs or rockets, by armies or military might.

The real crisis we face today is a spiritual one; at root, it is a test of moral will and faith.

Whittaker Chambers, the man whose own religious conversion made him a "witness" to one of the terrible traumas of our age, the Hiss-Chambers case, wrote that the crisis of the Western world exists to the degree in which the West is indifferent to God, the degree to which it collaborates in Communism's attempt to make man stand alone without God.

For Marxism-Leninism is actually the second oldest faith, he said, first proclaimed in the Garden of Eden with the words of temptation: "Ye shall be as gods." The Western world can answer this challenge, he wrote, "but only provided that its faith in God and the freedom He enjoins is as great as Communism's faith in man."

I believe we shall rise to this challenge; I believe that Communism is another sad, bizarre chapter in human history whose last pages even now are being written. I believe this because the source of our strength in the quest for human freedom is not material but spiritual, and, because it knows no limitation, it must terrify and ultimately triumph over those who would enslave their fellow man.

For, in the words of Isaiah:

"He giveth power to the faint; and to them that have no might He increased strength. But they that wait upon the Lord shall renew their strength; they shall mount up with wings as eagles; they shall run, and not be weary."

"Updating" of Information Department
(Where are you, George Orwell?!!)

NY Times
Feb 21, pg A6

...accordingly," he said.

The Awacs were sent to Egypt, Administration officials said, to monitor any possible Libyan air attacks on the Sudan, so that Egyptian fighters could intercept the Libyans. The Awacs, in turn, were backed up by the Nimitz carrier task force, which had been moved from waters near Lebanon to the Egyptian-Libyan area. Pentagon officials said the Nimitz had returned to the Lebanese area.

T'

The real Story!!

NY Times Feb 22 p A8

In addition, the nuclear-powered aircraft carrier Nimitz was ordered from her station off Lebanon, where she had been supporting the Marines in the peacekeeping force, to waters off Egypt and Libya to divert Libyan attention and to protect the Awacs if necessary.

The plan, according to the American officials, was to lure Libya into striking and then to destroy as much of its air force as possible. If no strike occurred, the plan was to assert that prompt help to Egypt had deterred Libya. This was, in effect, what Mr. Shultz said Sunday.

The cover story was to be that the Awacs planes had been sent to Egypt as part of a training exercise. In addition to Egypt, other Arab nations such as Jordan and Saudi Arabia were informed.

NY Times
Feb 22, pg B1

Four U.S. surveillance planes are in Egypt for training purposes only and will leave when the training is over, Egypt's defense chief said. [A8:3-4.]

Our trusted leaders!

The apparent contradictions in the public posture and the private explanations, officials said, were due more to poor execution than to a faulty plan.

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EP-194

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OF POSTAGE, $300

U.S.MAIL

Mr. Joseph Kerr
59 Munroe Street
Somerville, MA 02143-2022

United States
Postal Service

48:FCD:mf
April 28, 1983

Mr. Joseph Kerr
59 Munroe Street
Somerville, MA 02143-2022

Dear Mr. Kerr:

Referring to your letter dated April 16, 1983, as addressed to the Boston District Office, Lexington and subsequently referred to this office for local resolution.

Your first comment stating "sent to another Boston address - incorrect zip of 02116" we cannot address without examining the envelope in question.

Of more importance are your questions regarding the backstamping you found on the envelope. The evidence you describe occurs when an error in the directing of the piece sends it to an IRS facility (Andover?) where the huge volume of mail is opened by mechanical means immediately upon receipt. When a misdirected piece is handled by human hands, already slit open, IRS personnel backstamp appropriately (as you have noted) and the piece is put back into the mailstream. A misdirection is not, by any means, a common occurrence. However, although the Postal Service handles several million pieces of mail on any given day with accuracy and dispatch, we are subject to that human frailty called error.

In no way does this lessen our recognition that this unfortunate delay caused an inconvenience and concern for which we most sincerely offer our apology.

To an equal degree we extend our thanks in expressing your concern; it is only by such public input of particular problems that we can direct fine tuning efforts to provide better delivery service.

Very truly yours,

for PHILIP L. SULLIVAN
MSC Manager/Postmaster
Boston, MA 02205-9998

United States Postal Service

48:FCD:mf
April 28, 1983

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59 Monroe Street
Somerville, MA 02143-2022

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Very truly yours,

PHILIP L. SULLIVAN
NSC Manager/Postmaster
Boston, MA 02205-9998

Eta Kappa Nu
Officers' Meeting
July 11, 1982
Minutes

4 officers attended

Funding--Hank, Daniel, and Lynn have developed a draft for a letter that will be sent to various corporations, requesting money. Daniel has a list of companies from the placement office. Tom is going to check with the national office of HKN about the question of tax-deductability for the companies who oblige. Scott will present the draft to Seibert on Wednesday. In regards to the possibility of holding a raffle next term, Scott will dig around the question of legality there. We will probably have to obtain a liscense.

Lectures and Social Hours--It has been agrred upon that the lectures and social hours will be seperate next term. The best time for social hours is Friday, at 3:30. the lectures will be on Wednesday, probably at 3:00. There is still some question as to the location of the lectures; possibilities include 26-110, 9-150, and somewhere in building 3. It seems that the best approach to getting some interesting and informative lectures is to have a general theme. For this, we agreed upon "engineering (or science) and social issues". We are sll going to try and get some professors from outside of Course VI to speak. Does anybody out there have any suggestions? Lynn, Hank and Scott are going to approach a few professors this week and we will begin making a lecture schedule at the next meeting.

****

Subsequent Summer Meetings--We will be meeting every Thursday afternoon at 3:00 in the lounge.

Respectfully submitted,

Scott Eliasof

Scott Eliasof, Recording Secratary

Brewster Kahle
32 Hereford St.
Boston, Ma. 02116

Misdirected by Post Office
Opened in error by
Internal Revenue Service

Sent to
Post Office

manager Boston
District
1050 Waltham Ext

59 Munroe St
Somerville MA 02143
4/16/83

Dear Sir or Madam -

I received a stamped opened letter postmarked from Boston and sent to another Boston address with an incorrect zip code of 02116.

It had a rubber stamp on the back that read:

"Misdirected by post office
opened in error by
Internal Revenue Service"

Does the Post office stamp this?
Does the IRS stamp this?
Where is the implied IRS office?
How often does this happen?
Why are letters that are "misdirected" opened by the IRS?

Please supply any information you can to help me understand this. Are there any other people I should write to?

Thank you
Joseph Kerr

Brewster

32 Hereford St.

Boston, Ma.

sent to
IRS

IRS
Problems Resolution Office
District Hdqtrs Office
JFK Building
Boston MA 02

59 Munroe St
Somerville MA 02143
4/16/83

Dear Sir or Madam -

I received a stamped, opened letter postmarked from Boston and sent to another Boston address with an incorrect zip code of 02116.

It had a rubber stamp on the back that read:

"Misdirected by Post Office
Opened in error by
Internal Revenue Service"

Does the postoffice stamp this?
Does the IRS stamp this?
Where is the implied IRS office
How often does this happen?
Why are letters that are "misdirected" opened by the IRS?

Please reply by sending any information that might help me understand this. Are there any other people or offices that I should write to for information?

Thank you
Joyce Kerr

Cannon House Office Bldg
Rm 236
Wash DC

Sent 11/20/86

Chairman of House Government Operations
Subcommittee on Commerce, Consumer, and Monetary Affairs
House of Representatives, Washington DC
Dear Representative Barnard Jr

I am concerned about the IRS's use of commercial mailing lists to find tax evaders. This use was reported in a 12/25/83 New York Times article. On 12/25/83. In that article, also reported that further use of this method would be decided in "1985 or later." What has become of this?

I am a computer scientist and therefore understand the power of this kind of surveillance. I urge you to be true to our Privacy Act which stipulates that information collected by an agency [or company] for one purpose should not be used for another purpose without informing the individual that provided the information.

I would like to hear of any goverment use of commercial mailing lists. Thank you for your time.

277-4815

Boren

TENANT'S APPLICATION AND CREDIT INFORMATION

Name _____ Date of Birth _____

Soc Sec No _____ Driver's Licence No _____

Other Tenants _____ Pets _____

Present Address _____

_____ How long at this address? _____

Home Phone _____ Business Phone _____

Previous Address _____

Present Landlord: Name _____ Phone _____

Address _____

Previous Landlord: Name _____ Phone _____

Address _____

Nearest Relative _____ Relationship _____

Address _____ Phone _____

EMPLOYMENT

Present Employer _____ How Long? _____

Address _____

Type of Business _____ Position Held _____

Name of Superior _____ Phone _____

Gross Monthly Income _____

Previous Employer _____ How Long? _____

Address _____

BANK REFERENCES

Checking Acct No _____ Savings Acct No _____

Bank Name _____ Bank Name _____

Address _____ Address _____

CREDIT REFERENCES

Name _____ Account No _____

Highest Amount Owed _____ Purpose of Credit _____

Name _____ Account No _____

Highest Amount Owed _____ Purpose of Credit _____

Have you ever: Filed a petition in bankruptcy? _____ Been evicted from any tenancy? _____

Have you ever willfully and intentionally refused to pay any rent when due? _____

I DECLARE THAT THE FOREGOING INFORMATION IS TRUE AND CORRECT, AUTHORIZE ITS VERIFICATION AND THE OBTAINING OF A CONSUMER CREDIT REPORT. I agree that Landlord may terminate any agreement entered into in reliance on any misstatement made above.

Applicant's Signature _____ Dated _____

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EDEN PRESS

Privacy Catalog

PROTECTION • OPTIONS • OPPORTUNITIES

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1989

Captain Private

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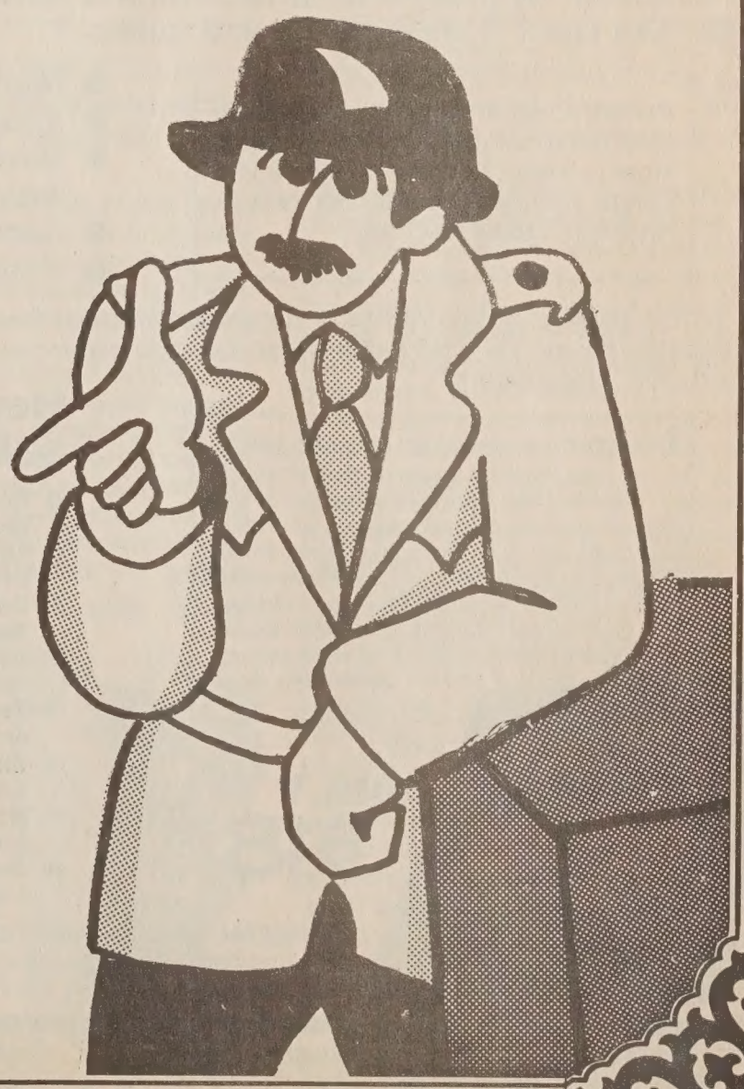

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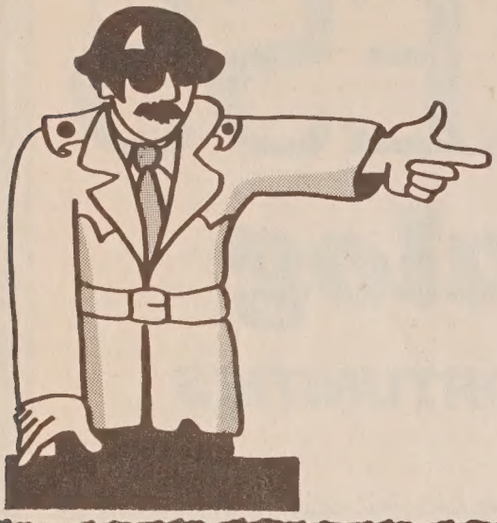

Each chapter of LOW PROFILE is followed by specific advice on how to overcome invasions of your privacy. Here are a few:

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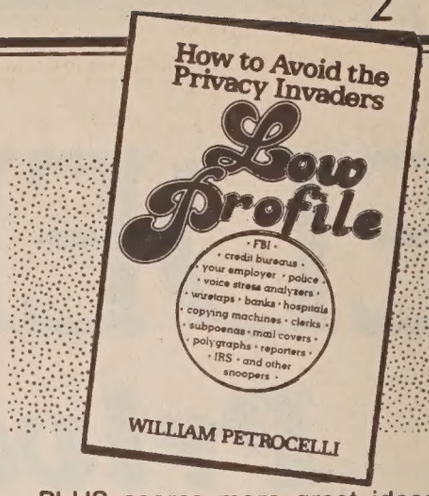
- Fight subpoenas for your records.
- Keep no sensitive items in your car.
- Beware of unfamiliar rooms.
- Avoid lie-detectors (unreliable and dangerous).
- Keep sensitive documents to yourself.
- If in doubt, don't put things in writing.
- Pick random spots for conversations.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Low Profile
• FBI • credit bureaus • your employer • police • voice stress analyzers • wiretaps • banks • hospitals • copying machines • clerks • subpoenas • mail covers • polygraphs • reporters • IRS • and other snoopers •
WILLIAM PETROCELLI

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- **Bank accounts, finances**
- **Cars, possessions**
- **Your travels, health**
- **Personal relations**
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- **Buying on credit**
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- **Personal identity**

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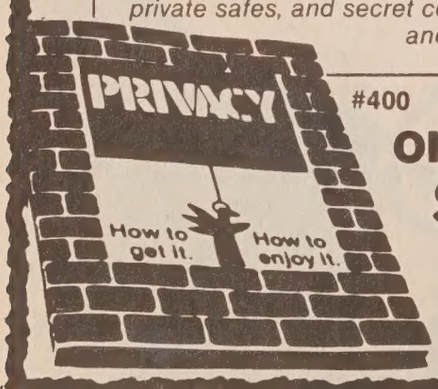

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- **Alternatives to money and banks**
- **Non-copy checks, use of other "names"**
- **Generating quick cash – anywhere**
- **Stepping into new roles, identities**
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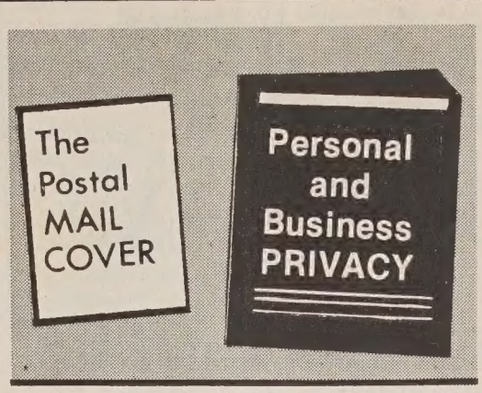
THE POSTAL MAIL COVER

You could be under surveillance at the post office! By law, any public investigator, from local to federal, can secure the full cooperation of your postmaster to conduct what is called a "mail cover" on all the mail you receive. (There are no laws that prevent this!) Within a few weeks time the investigator will have a convenient "fishing list" of businesses and people who know you. How? Simply by recording all the return addresses on the mail sent to you. Your bank, creditors, friends, relatives, attorney, accountant, broker, church, memberships and reading interests will be revealed and recorded. Your third and fourth class mail could have been opened, and your first class mail actually read *without* being opened. What to do. . .?

THE POSTAL MAIL COVER details all the nasty things government snoops can do to your mail, but most importantly it also tells what we can do about it. There are good countermeasures we can take to avoid this gross invasion of



our privacy. Mail covers can be easily bypassed with the right techniques. This amazing and informative manual provides effective methods for making end-runs around the snoopers. "Paper trails" can be stopped quickly if necessary. Sensitive correspondence can be rerouted in ways that will leave the investigators empty-handed. THE POSTAL MAIL COVER is one of the finest contributions to privacy literature we've seen to date. More than mere description of the problem, this super book tells what to DO about it. Our kind of reading! 36 pages. **#402 $10.00**

PERSONAL AND BUSINESS PRIVACY NEW

Here's the book we've all been waiting for! Written by a former "spook" and professional agent, PERSONAL AND BUSINESS PRIVACY explores every facet of privacy, from planned invasion to practical protection.

This authoritative book details exactly HOW agents and investigators "set up" their targets and use various devices to obtain private data. But more than just methods of privacy protection and current tools of the trade, PERSONAL AND BUSINESS PRIVACY teaches how to recognize signs of possible snooping and avoid situations that can compromise privacy.

The author believes Americans just don't know how to be "suspicious." The detailed lessons in his sobering book, however, will enable you to become virtually impossible to spy on.

Contents include:

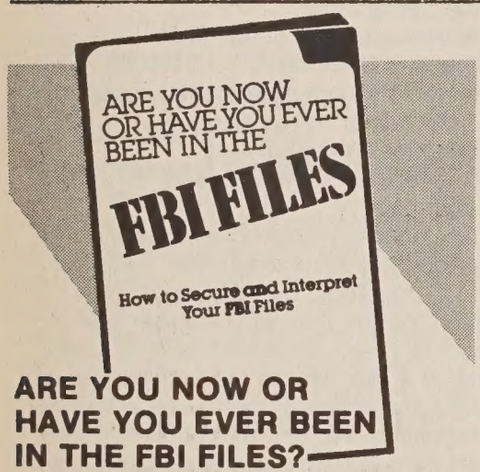
■ Why there is a privacy problem.
• Proprietary business data • Financial data • Technology • Private relationships • Employers • Insurance • Court actions • Setups and FBI scams • Black bag jobs • Mail surveillance • Telephone taps • Illegal entry by police • Corporate cloak and dagger.

■ How surveillance is conducted (worth the price of the book alone!).
• Buildings and rooms • Industrial areas • Vaults • Public areas (hotels, restaurants, spas, motels) • Vehicles, public and private • Outdoor areas (parks, beaches, deserted roads, shopping malls, sports stadiums) • Telephones, public and private • Agent-in-place • Wired agents • Technical devices (microphones, taps, relays, sensors, recorders, etc.) • New methods (low light, infrared, video, time lapse)

■ What to do to protect yourself.
• Review operations • Proprietary discussions and data • Random changes • Spot searches • Rat patrol • Meeting places • Body alarms • Cold telephones • Codes/crypto systems • Eliminate or turn agents • Delouse yourself.

PLUS numerous tables, figures, and questions-and-answers that enable you to determine your own options for protecting both your business and personal privacy. Here is the most *professional* book available on how to go about doing the job intelligently and effectively. Fully indexed, with a dictionary and glossary. 154 pages.

#405 $24.95



ARE YOU NOW OR HAVE YOU EVER BEEN IN THE FBI FILES?

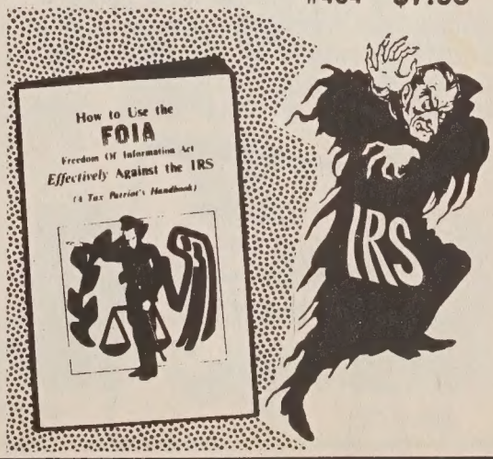
Here is a one-of-a-kind, complete manual on how to obtain and understand files collected by the FBI. The complicated FBI records system is thoroughly explained with numerous illustrations and a glossary of intra-agency terms and abbreviations. There are complete instructions and sample letters for making requests and appeals.

Years of "dealing" with the FBI went into the preparation of this amazing book. The authors have distilled their findings into an immediately useful and practical method for readers to secure and interpret their own FBI files. Old J. Edgar would be livid if he were to know what we all know — now. We regard this book as a great contribution to the effort of bringing bureaucracy into public light. 227 pages. **#403 $12.95**

HOW TO USE THE F.O.I.A. (Freedom of Information Act) EFFECTIVELY AGAINST THE I.R.S.

Find out what the IRS knows about you and your activities. FOIA requests usually upset and delay tax investigations, so here's the perfectly legal way to do what can't always be done in court.

Step-by-step details for handling the IRS include making the initial request, keeping it moving, reviewing records, appealing, and obtaining assistance. Everything you need is included: the actual law, countering stalling tactics, sample letters, addresses, plus dozens of practical suggestions for getting results. 57 pages. **#404 $7.95**



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How to Use the FEDERAL F.O.I. ACT and the PRIVACY ACT OF 1974

Find out fast what government agencies have in their files about you, your activities, your associations and anything else some snoopy investigator found "of interest." It's not always easy dealing with government bureaucracies, but this definite guide spells out the quick-and-easy of getting directly to your targets of inquiry.

The task is made manageable by a step-by-step presentation, from initial letters (samples included) to appeal forms (samples also provided). Details on fees that can be charged, as well as the names, addresses, and telephone numbers of various federal agencies are given. Everything you need to know is spelled out in understandable language. All the "exemptions" are spelled out, giving the reader a clear presentation for dealing with the beast of governmental secrecy. Recent court decisions complete the analysis of how the ordinary citizen can take on the bureaucracies. If you ever thought the government was keeping files on you, here's the indispensable guide you need to find out for sure. 60 pages.

#640 $9.95

IMMIGRATION CONTROL: A New Role for the Social Security Card

The federal government would like to see the Social Security card become THE identity document for employment purposes, but wants to initiate the process by creating a program to "control immigration". Here's government thinking at its finest, relying once more on the notion that the paper you carry determines who you are. The General Accounting Office makes many recommendations for making the application process for new SSN's more secure ("too vulnerable to fraud"), admits the cards themselves are vulnerable to fraudulent use, and wants to see so-called "counterfeit-proof" technology used to produce new cards. With the recent implementation of the amnesty program and now the enforcement of employer restrictions for hiring aliens, the camel's nose is under the tent. The feds will continue to push for an ultimate identity document, which will likely be the SS card and the number that goes with it. This latest report provides a clean look at a development best considered regrettable by freedom-lovers. The potential for ever greater degrees of government control over individual options becomes all the more real when agent's anywhere and everywhere can demand, "Your card, please..." #642. 62 pages.

#642 $10.00

How to Use the Federal F.O.I. and PRIVACY Acts
TOP SECRET
Immigration Control: A New Role for the SOCIAL SECURITY CARD
Compilation of State & Federal Privacy Laws
Published by PRIVACY JOURNAL an independent monthly on privacy in a computer age
SOCIAL SECURITY NUMBER FRAUD
—
Investigative Guide

COMPILATION OF STATE AND FEDERAL PRIVACY LAWS

This 1988 edition includes more than 650 laws—40 or more enacted in the past year—that affect the confidentiality of personal information. Each law is described and cited, alphabetically by state, in the following categories:

- arrest records
- financial privacy
- cable TV records
- computer crime
- credit (including "credit repair")
- criminal justice information systems
- government agencies (including libraries)
- personnel, employment
- insurance
- mailing lists
- medical records (including AIDS)
- polygraphs
- privacy laws
- privileges
- school records
- Social Security numbers
- tax records
- telephone solicitation
- testing in employment (including urinalysis and blood tests)
- wiretaps

Full text of representative laws are included in the appendix. Here's a marvelous resource for discovering just where the lines are drawn in the never-ending struggle for more meaningful privacy. 101 pages.

#662 $29.95

SOCIAL SECURITY NUMBER FRAUD, Investigative Guide

The SSN has become a de facto national identifier and use as such appears to be spreading. While the original intent was for the SSN to serve simple as a retirement/disability account number, myriad other public and private interests have "adopted" it as their own passkey to records, services and benefits. As a result some unscrupulous individuals have sought to bring fraud and disrepute to this sacred number. The feds have answered in kind by identifying and prosecuting frauds that have surfaced. This guide explores how such frauds have come about and how they were detected. We believe this is the closest look yet at how the SS people run their number program:

- SSN configuration/identifying impossible SSN's.
- Authorized uses of the SSN.
- Types of SSN fraud.
- How SSN's are fraudulently obtained.
- Detection of SSN violations.
- Investigative techniques.
- Successful investigations — case examples.

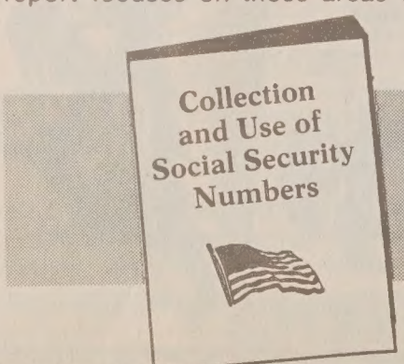
There are four appendices, one of which provides invaluable insight into "Geograpic and Chronologic Distribution of SSN's", which means that your number can indicate to investigators not only WHERE but WHEN it was issued. A complete set of charts prepared state by state provides this information. We find this publication extremely important and useful. Don't miss it. 68 pages.

#641 $12.95

COLLECTION AND USE OF SOCIAL SECURITY NUMBERS

The use, and misuse, of a person's Social Security Number has become a central element in the search for greater personal privacy. This concise report focuses on those areas where problems are of most concern:

- Misuse by a second party.
- Penalties and sacrifices for not providing one's SSN when there is no legal requirement to do so.
- Absurd and irrelevant demands.
- SSN as the key for linking data bases.



Many public agencies and private organizations use the SSN in ways not required by law. These limitations are defined and can point the way around seemingly endless demands for a person's SSN. Just because you're asked for your SSN doesn't always mean you have to give it. An excellent report. 24 pages.

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Our Order Desk is now open 24 hours, 7 days a week. Call NOW!

HOW TO USE MAIL DROPS FOR PRIVACY AND PROFIT

The name says it all for this new book! Here's the first *complete* book in print on how mail drops can be utilized for maximum privacy. While the motives of most users of mail drops might be strictly for convenience, there are some imaginative users whose purposes could best be described as amazing, even exotic. By and large mail drops are perfectly legal, but they generally don't go out of their way to describe to potential users just how well they can service a diversity of privacy needs. This super book details the use of mail drops from every possible angle:

• Financial privacy • Private storage • Electronic mail • Secretarial services • Sexual uses • Fake addresses • A way to vanish • Tracing through the mail • Spotting mail drop addresses • How to choose a good service • Starting a mail drop business • Underground mail drop • Ethics • Plus much additional information on a very little-known "public" business.

Any serious student of personal privacy will want to include this well-written and complete book in his library. You won't find this at B. Dalton... 108 pages.

#657 **$12.95**

ELECTRONIC RECORD SYSTEMS AND INDIVIDUAL PRIVACY

Big Brother is going wild! In the little over ten years since the passage of the Privacy Act, government agencies are using computer systems and technologies that didn't even exist at the time the Act was debated. What does this mean? Very simply, that the safeguards provided in the Privacy Act are routinely being circumvented and ignored just because the new methods aren't mentioned in the Act. Microcomputers have vastly increased the ability of agents and snoops to penetrate personal record systems with impunity. Computer-matching and "front end verification" are now routine for most government benefit programs, and computer profiling for investigation purposes is expanding rapidly—none of this addressed by the Privacy Act of 1974.

Personal information can now be accessed in ways that are unauthorized, even illegal, yet accomplished quietly with mere keystrokes. The Privacy Act was intended to provide individuals with control over their personal records, but current technology can operate unnoticed.

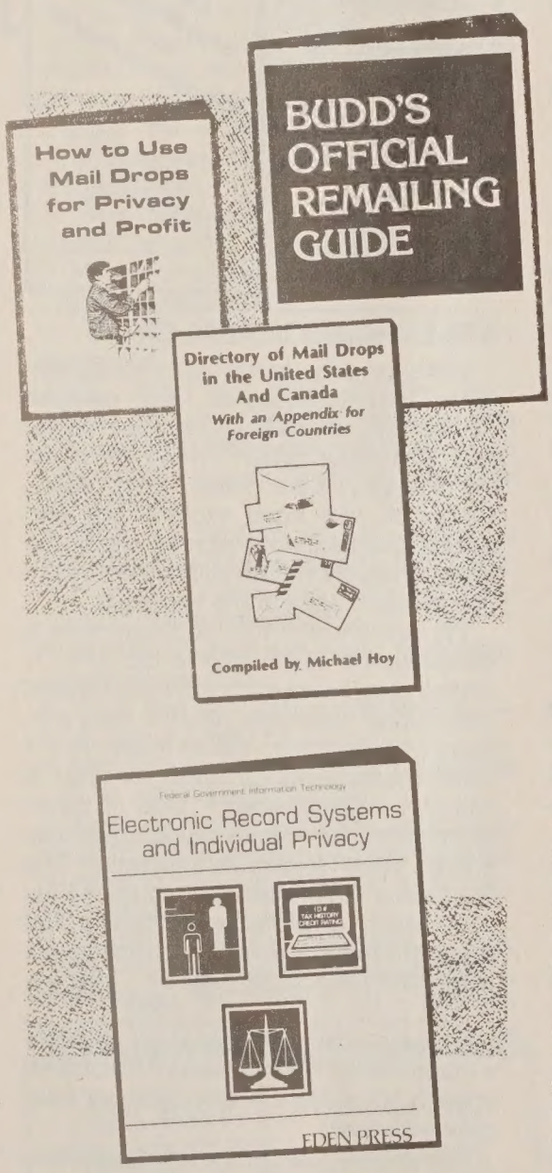
This eye-opening report details how new computer methods are making an empty shell of the Privacy Act. Here you can learn what IS going on and discover your options for avoiding computer surveillance. Know the enemy! 134 pages.

#614 **$14.95**

BUDD'S OFFICIAL REMAILING GUIDE

This is the only complete source of information on just how and why a mail drop can be of great service in protecting not only your mail but also your personal privacy. Even though this guide described Wayne Budd's own remailing service in Canada, the principles of operation apply basically to all such operations. Legal aspects, responsibilities of both the service and the customer, and a multitude of unique services and privacy advantages are explained in detail. We believe more and more privacy seekers will want to use such services once their superior advantages become known. Must reading for any privacy enthusiast. 31 pages.

#408 **$5.00**

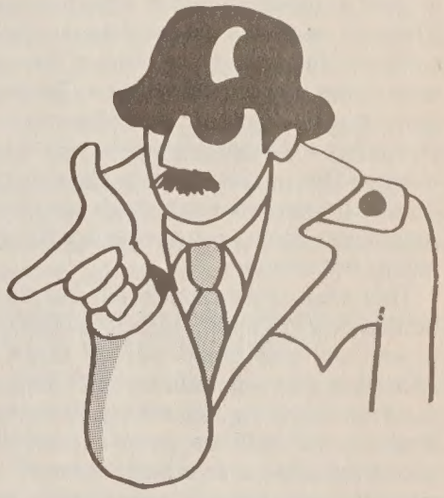

How to Use Mail Drops for Privacy and Profit
BUDD'S OFFICIAL REMAILING GUIDE
Directory of Mail Drops in the United States And Canada
With an Appendix for Foreign Countries
Compiled by Michael Hoy
Federal Government Information Technology
Electronic Record Systems and Individual Privacy
EDEN PRESS

DIRECTORY OF U.S. MAIL DROPS

(With an Appendix for Foreign Countries)

A confidential mailing address is a superior way to begin increasing your personal privacy. Very few people really need to know where you actually live, so why advertise the fact with every piece of mail you send out? Many snoops, the government kind included, routinely buy mailing lists for who-knows-what purposes. If you use the address of a mail drop, plus a code name for good measure, you're adding a lot of distance between them and you.

The only complete source of just where to find a good mail drop is the **DIRECTORY.** Over 1,200 services are listed in more than 100 cities, and in some 26 foreign countries. (Why shouldn't you have your mail sent to, say, Greece, then forwarded back to the U.S. ?) There are also some other good reasons for using a mail forwarding service:



- Carry on secret correspondence.
- Conduct business under fictitious names.
- Hide personal mail from employees/spouse.
- Avoid theft of mail at apartments/hotels.
- Have mail waiting along travel itinerary.
- Boxholders can use "street" address as their own.
- Hide real address from bill collectors, snoops.
- Instant privacy for divorces, bankruptcies, etc.

Mail forwarding services can be instrumental in creating instant privacy. The DIRECTORY is your first step in that direction! 40 pages.

#409 **$12.95**

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To order by mail, please use the convenient order form at the back of this catalog.
EDEN PRESS, 11623 Slater "E", P.O. Box 8410, Fountain Valley, CA 92728

HOW TO AVOID ELECTRONIC EAVESDROPPING AND PRIVACY INVASION

Bugging — how it is done and how to combat this invasion of your privacy — is explored in this very informative handbook. Learn how to detect homing devices, get a free check of your phone line, prevent the placement of a bug or tap and thwart the listener.

Chapters include the origins of the spy state, the telephone tap, wireless bug, bumper beeper, industrial espionage, the law, and more. Well illustrated with photos and a glossary. 192 pages.

#407 $14.95

THE ART OF DE-BUGGING

Written by a specialist in electronic bugging, this material exposes all the tricks of the snooping profession, and how to overcome them. Here's truly an "inside story" from someone who made a living out of making others' lives absolutely miserable. All the various types and modes of electronic eavesdroppimg are detailed: Big ear • Optical maser beam • Room bugs • Physical search • Inter-coms • Walkie talkies • Telephone hot mike • Parasite tone controlled line amplifier • Carriable room bugs • Contact or spike mikes • Recorders • Miniature telephone line transmitters • Drop-in transmitter • Parasite bug and tap transmitter • Automatic telephone recording systems • Automobile voice and tailing transmitters.

This is one of the best detailed explanations of how this seemy business operates. If you feel you could be the target of snoopers, you will find scores of suggestions for defeating their efforts. At the very least you will become aware of just HOW your privileged conversations could become the knowledge of undeserving, even dangerous third parties. Worth every nickel. 31 pages.

#655 $9.95

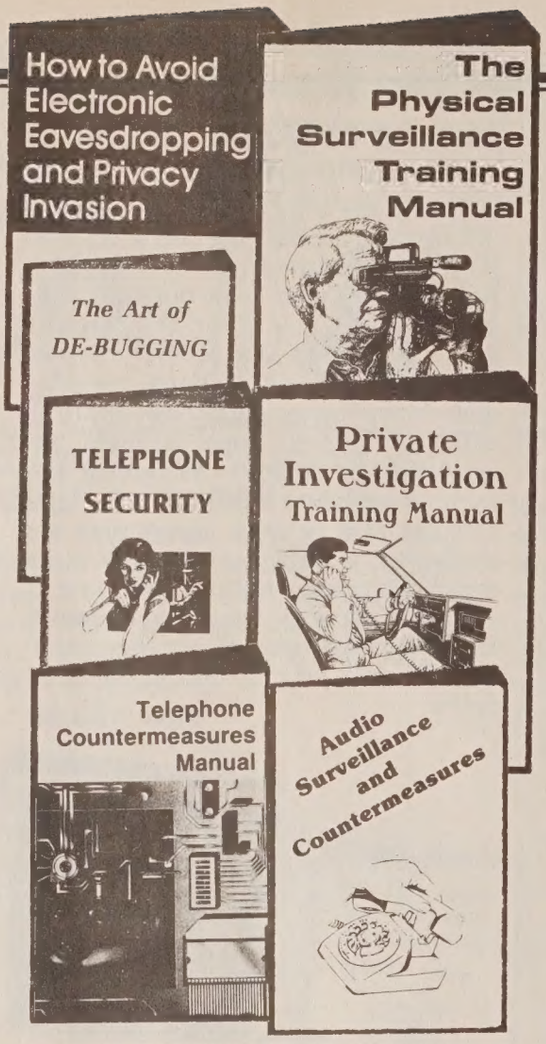
TELEPHONE SECURITY

Here's a complete discussion of telephone security, wiretapping and methods of countermeasure. Just as the government has been tapping phones for years, ordinary individuals are now able to carry out this insidious practice with virtual impunity. The techniques and the hardware are not difficult to understand, and the results can generally be considered beneficial—to the listener.

This indispensable manual covers all aspects of telephone security: The telephone system wire pattern • Rewiring the instrument • Telephone bugs • Drop-in transmitter • Transmitting tap off hook • Telephone hot mike • Ringer coils • Harmonica or infinity transmitter • Automatic and voice-activated recording systems • Inductive tap • RF flooding • Electronic speech scramblers • Checking for telephone security.

You will learn all the fine points of where and how to look for possible snooping through your telephone. Don't we all wonder sometimes whether or not our phones are tapped? The information here could very well settle such doubts. 15 pages.

#652 $9.95


How to Avoid Electronic Eavesdropping and Privacy Invasion
The Physical Surveillance Training Manual
The Art of DE-BUGGING
TELEPHONE SECURITY
Private Investigation Training Manual
Telephone Countermeasures Manual
Audio Surveillance and Countermeasures

TELEPHONE DEBUGGING

Written by an expert in electronic surveillance countermeasures, this detailed manual tells exactly how to locate the bugs and HOW TO DESTROY THEM! We're talking firepower here, folks. Nasty, nasty. Complete with exact explanations and schematics, this information will enable the target of telephone surveillance to turn the tide of battle against the snoopers.

We recommend this publication as a companion to TELEPHONE SECURITY, since it covers even more of the specialized information you might need to deal with bugs and bugging: Visual inspection • Using the field strength meter • Using the volt-ohm-milliammeter • Use of audio signal generator • Noise countermeasures • Ways to limit telephone snooping • The Destructor (!) for blowing up bugs • Plus a multitude of professional details that make this manual a must for creating real telephone privacy. 32 pages.

#653 $15.95

THE PHYSICAL SURVEILLANCE TRAINING MANUAL

This authoritative manual is filled with essential information dealing with the delicate aspects of conducting a physical surveillance. Investigations of insurance fraud and other cases requiring actual physical surveillance are a growing area for private investigators. Here are the latest techniques for tailing and stakeout that will enable you to complete such tasks properly. Learn about legal photography, how to film your subject, present the evidence in court and write a legally correct report. This high paying field offers exciting investigative possibilities.

#634 $19.95

PRIVATE INVESTIGATION TRAINING MANUAL

Thousands of private investigators have been trained by this complete home study text. Subjects covered:

• Investigative positions • Basic techniques • Surveillance • Descriptions • Undercover • Background investigations • Checking public records • Sources of information • Missing persons investigations • Criminal investigations • Civil investigations • Report writing • Equipment • Investigative forms • Interviewing • and much more.

With the aid of this manual and several comprehensive tests to check your knowledge, you can quickly qualify to conduct investigative assignments with efficiency. Complete with investigative forms, check lists, and sources. 154 pages.

#635 $19.95

AUDIO SURVEILLANCE AND COUNTERMEASURES

This easy-to-follow text covers all the different audio threats to privacy and spells out the appropriate ways to defeat them. There are six basic audio attack methods, and they are fully explained:

- Mechanical
- Visual/optical
- Microphones and wires
- Free space transmitters
- Carrier current transmitters
- Telephones

The mechanics of overcoming audio surveillance methods are illustrated with diagrams, scenarios and solid information presented by a professional. Knowing about the hardware and electronics is half the job; the other half is understanding techniques and rationale used in surveillance. This detailed guide explores all these aspects and thoroughly educates the reader in just "how it could be happening to him". We recommend this as a companion to THE ART OF DE-BUGGING. A superior analysis. 42 pages.

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CLEAN SLATE: The New Laws

Ever been arrested? Convicted? Had to do time? If so, you probably still have nagging doubts about your legal status in our "free" society. Seeking a better job, applying for bonding, taking a lie detector test, even getting involved in public affairs can all be situations that create terror in the hearts of any of the 40 million Americans who have had a "brush with the law." This needn't occur, of course, but plain ignorance keeps untold millions from enjoying advantages they fear are forever denied them.

You could always consult an attorney, but you'll probably find he is little interested and even less able to help. Law schools don't feature post-sentencing law as one "worth" the effort. You would have to pay him to continue his legal education...

In all fairness, though, the last fifteen years have seen a massive restructuring of legal rights and remedies relating to criminal records. "Persuaded" by federal dollars to bring information practices more in line with the Privacy Act and the Freedom of Information Act, the states have made significant changes in all areas affecting the use and distribution of individual criminal records.

In **CLEAN SLATE** you'll find the most up-to-date source for discovering what these new laws provide and where they can be found. A state-by-state analysis covers these crucial aspects:

- Right to inspect records.
- Right to challenge record accuracy.
- Judicial review of challenged information.
- Purging and sealing both conviction and non-conviction data.
- Restoring civil liberties.
- Right to state non-existence of a record.
- Expanded civil remedies, and much, much more!

CLEAN SLATE offers the most complete and current reference for anyone who feels a criminal record is another form of "life sentence." Our editorial concern for the individual's personal options is well served by this authoritive new book.

188 pages. #621 **$24.95**

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SECRET AGENT

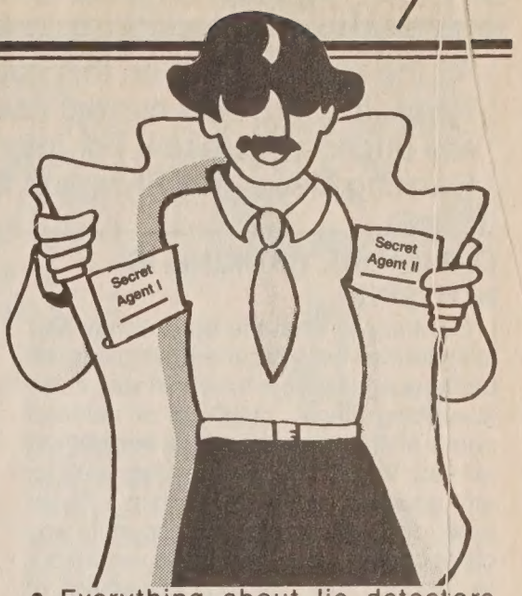
Need hard information about someone? Some real dirt? Want to protect yourself with confidence? Then SECRET AGENT is for you.

Many situations today are potentially threatening, even dangerous, yet cannot be resolved by "calling the cops" — not until it's too late! Imagine yourself dealing with:

- Dishonest employees ripping off your business.
- An unfaithful spouse hiding assets, having "fun."
- A double-dealing business partner selling out to the competition.
- A trusted financial advisor with an "unusual" recommendation.

It's sad when we have to experience such invasions of our privacy and security. But why let suspicions become paranoia? There ARE ways of striking back! Our all-new SECRET AGENT has the answers — hundreds of them! SECRET AGENT covers completely the subjects of surveillance, intelligence-gathering and counter-surveillance:

- How to search out and exploit public records.
- How company proprietary records are intruded upon.
- How official government records are accessed.
- All about the latest internal telephone company security methods and what risks "Dial 911" poses to an operative. Unique, first-time available information!
- Who to contact for any kind of investigative information — and get it.
- How to access and interpret your target's financial data.
- Where to buy (or rent) electronic surveillance gear.
- What the post office will tell you — and how to ask.
- Mail drops and forwarding services — the right words to use.
- How secret telephone company sources are accessed without hassles.
- How to conduct a $5000 investigation for $150, or less.
- Exactly what the law says — and does — about electronic surveillance.
- What the IRS will tell you — and sell you.



- Everything about lie detectors, including new, proven methods for beating them.
- Step-by-step surveillance cases and useful scenarios which illustrate SECRET AGENT in action.

SECRET AGENT is totally a nuts-and-bolts book on the offense side of privacy. It details methods, devices, techniques, and the legal aspects of how to target individuals, develop information about their personal and professional interests and activities, and how to find out what their assets are and where they may be located.

SECRET AGENT is unquestionably the most complete and up-to-date book available for *really* getting anything on anybody. A must for privacy-seekers who want to know the enemy before taking him on.

PUBLISHER'S NOTE:

SECRET AGENT is published in two volumes, Secret Agent I and Secret Agent II. Here is what each includes:

Secret Agent I covers the subjects of data gathering, investigation via mail and telephone, record systems, legal considerations, and the world of "sources." Let's call all this the "software of snooping."

Secret Agent II catalogs the kinds of devices used for surveillance, what their capabilities are, and where they can be obtained. We will call Secret Agent II the "hardware book."

Secret Agent I 243 pages.	#498	**$34.95**
Secret Agent II 171 pages.	#499	**$29.95**
★ Both volumes	#500	**$59.95**

Commentary on Secret Agent I:
"Superior to any other spy books I've read." —Former CIA field operative.
"Devastating."
—Member of SEAL team.

"GET ANYTHING ON ANYBODY"
—Publisher.

All the reports listed on this page have been specially prepared by the staff of Offshore Banking News, and are both current and authoritative. We believe they offer real value to our readers. All are priced at $5 each. For information on subscriptions to this fine newsletter, contact: Offshore Banking News, 301 Plymouth Drive, NE, Dalton, GA 30721-9983. Telephone: 404-259-6035.

OFFSHORE BANKING IS NOT EVIL

Contrary to what the bureaucrats and misinformed news reporters, accountants, bankers and lawyers have told you, there is nothing illegal, unethical or immoral about offshore banking. This booklet will tell you: WHAT offshore banking really is, and what it's not; HOW to open a Swiss bank account, or a bank account in any other country; and WHEN it is necessary to "report" the offshore movement of funds, and when it isn't! #320 **$5.00**

CIRCULAR: ENF-4-R:E:P

How many times have you been told that if you send a deposit of more than $5,000 to an offshore bank, you MUST report it to the government? THAT'S WRONG! The law (P.L. 91508; 31 USC 1051-1122) requires ONLY the reporting of the transportation of "currency or certain monetary instruments" in an amount of exceeding $5,000. You may move as much money as you want offshore, at any time, WITHOUT REPORTING IT TO ANYONE as long as you don't send "currency or certain monetary instruments." This circular, published by the U.S. Customs Service, clearly defines and illustrates with drawings and pictures exactly which monetary instruments must be reported and which ones are "exempt" from the reporting requirement. You will be pleasantly surprised to learn exactly HOW you can move funds offshore LEGALLY. #324 **$5.00**

OFFSHORE HIGH INTEREST EARNINGS

The editors of Offshore Banking News are most frequently asked, "Where can I get the highest interest earnings?" This booklet is loaded with names and addresses of well-known established firms worldwide, paying at least 10% at the time of writing. Some offer much more. Please be guided by the fact that some of these investment opportunities may be considered "high risk." Most investors know that the higher the rate of return, the higher the potential risk. However "high risk" does not necessarily mean that the firms listed are high risk or unreliable, only that their past performance does not guarantee future earnings. #327 **$5.00**

THE TRUTH ABOUT THE SWISS ACCOUNT

Confused about Swiss bank secrecy? Swiss interest earnings? Join the club! With all the rhetoric and headlines about the "demise" of Swiss bank secrecy lately, the author checked with Swiss sources themselves to sort out the truth from the fiction. In his opinion Swiss bank secrecy is alive and well, thank you very much. The truth about "numbered" accounts is also explained. #326 **$5.00**

INTERNATIONAL PUBLICATIONS AVAILABLE

This booklet lists over 60 international publications. Some specialize in certain types of investments, such as coins, stamps, stocks and bonds, mutual funds. Others are a digest of current world political news. Many are free for the asking, while others may cost up to $1,000 per year. Contains complete names, addresses, subscription prices, and general descriptions of each. #322 **$5.00**

PURCHASING OFFSHORE PROPERTIES

Before you leap into purchasing that hide-away or special place in the sun, you should check out the country's laws and regulations on the ownership of property by foreigners. These considerations will give you an idea of what questions to ask regardless of the country you choose. Included are over 25 offshore contacts to help you in purchasing offshore properties. #328 **$5.00**

AROUND THE WORLD REPORTS

The editors of Offshore Banking News have prepared special 8-page booklets on over 50 countries. Each report is devoted exclusively to one country, detailing its political stability, tax laws, banking conditions, secrecy laws, etc., etc. At the end of each report are given the names and addresses of banks and other financial institutions. All reports are $5.00 each.

330 Andorra	358 Argentina
331 Australia	359 Austria
332 Bahamas	360 Belgium
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Need a lawyer in Nuku'alofa, Tonga? Or Port Vila, Vanuatu? This directory lists over 50 lawyers and firms in little known jurisdictions. These lawyers are highly recommended by international banks, investment firms and international publications. Complete addresses, telephone numbers and telex numbers for your immediate use. Invaluable contacts. #325 **$5.00**

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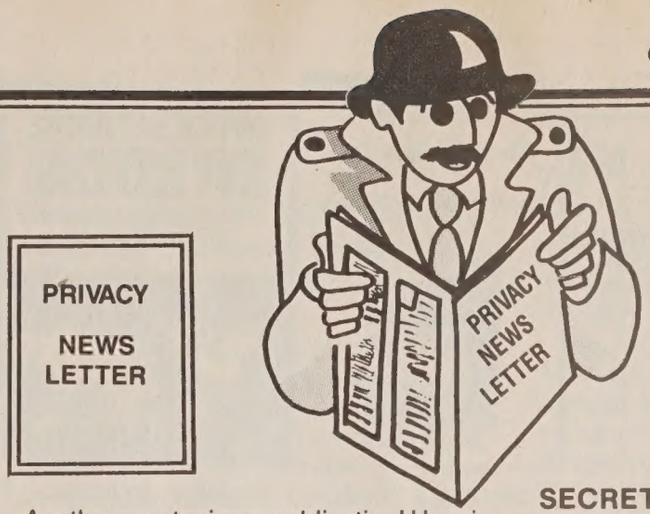
USING AN OFFSHORE BANK FOR PROFIT, PRIVACY AND TAX PROTECTION

Private international or "offshore" banks have been used for *extra* profit for years by the rich. With the help of high-paid advisors, they've learned how to use an international bank to increase profits, reduce, even eliminate taxes, and protect their assets in total privacy.

This unique book outlines in simple language how you, too, can use an overseas bank to receive the highest interest in the world; how to hide your money legally; organize your investments to become tax-free; choose the right offshore location; and even own your own private international bank — at surprisingly low cost.

Here's the ultimate method for protecting forever your hard-earned assets — cash, home, boat, jewelry, etc. — against invasions of privacy. Under offshore secrecy laws, you are *legally protected* against judgment, seizures, or attachments of all kinds.

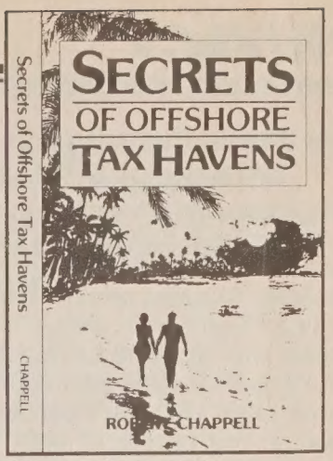
No matter which way the economy goes, the owner of a private offshore bank has a big edge. In good times profits are increased as taxes are reduced to a minimum. In bad times, when others are suffering losses, assets are preserved and protected. The only book of its kind. 259 pages. **#410 $24.95**



Another great privacy publication! Here is a superior newsletter devoted exclusively to privacy concerns. Developed from worldwide sources, PRIVACY NEWS LETTER offers specialized information you won't find anywhere else. All our most private interests and concerns are addressed:

- privacy for business and personal concerns;
- confidentiality for relationships, transactions;
- protection of assets from judgments and creditors;
- preservation of capital and other financial assets;
- and most importantly, opportunities for expanding one's financial bases free from taxes and burdensome regulations.

PRIVACY NEWS LETTER is for individuals who truly want to look out for themselves and don't need—or want—others to "look after them." Here's hard information in every issue that will serve to secure your own privacy horizons and enable you to direct your affairs the way YOU want. Many helpful references and scores of great ideas in every issue. We highly recommend this much-needed and valuable publication. Regular subscription price is $120.00 per year, but our readers can subscribe at the special rate of $65 for the first year. We know you won't be disappointed! We've been waiting for this kind of newsletter for a long time. Please allow 4-6 weeks for your subscription to begin. Published monthly. **#700 $65.00**

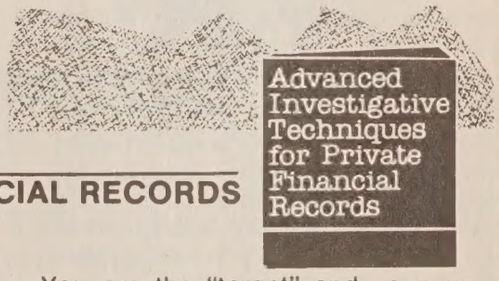


SECRETS OF OFFSHORE TAX HAVENS

Here's the expert guide long needed to find the right tax haven and use it properly. Written by Robert Chappell, a recognized authority in tax avoidance, SECRETS OF OFFSHORE TAX HAVENS reveals step-by-step how you can:

- Protect property against seizure, confiscation, liens and judgments.
- Avoid probate, death and inheritance taxes.
- Eliminate the need for a will.
- Reduce income tax. Avoid capital gains taxes.

SECRETS OF OFFSHORE TAX HAVENS covers tax havens throughout the world, and reveals the best one for individual U.S. taxpayers. Best of all, this new book details the revolutionary concept of the Contractual Company, and provides examples of key business forms used to create such a company. There is an abundance of professional, inside information which can be employed by anyone serious about protecting his assets and future financial security. We recommend this book highly. 298 pages. **#494 $14.95**



ADVANCED INVESTIGATIVE TECHNIQUES FOR PRIVATE FINANCIAL RECORDS

This is a manual used by government agents which describes in minute detail how to snoop into your financial records, discover unreported income, and nail you for income tax evasion. The author, who worked for 24 years with the IRS Intelligence Division, makes it clear that agents (and knowledgeable private investigators) can find out everything about your most private transactions, without your ever knowing you are being investigated! Here's how:

- Tracing financial transactions through banks.
- The target's checks, deposits.
- Analyzing the target's deposits and expenditures.
- Safe deposit box entrance records — what they reveal.
- Loan files — how to get them and what they tell about the target.
- Recognizing "cashed" checks.
- Analyzing brokerage accounts.
- Real property records.
- How to obtain confidential information from banks, financial institutions and third parties.
- Tracing funds in foreign bank accounts.

You are the "target" and your cooperation is not needed! Financial privacy simply does not exist as far as snoops are concerned. This revealing book, however, can give you enough insight to encourage you to make changes in your financial lifestyle. Here's Big Brother, alive and well, taking what he wants and controlling individuals through records they themselves help create. Sobering yet provocative reading. 86 pages. **#412 $12.95**

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The Swiss Back Door: CAMPIONE D'ITALIA

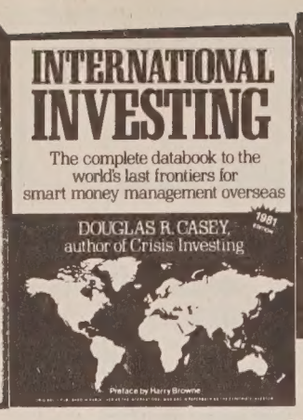
NEW

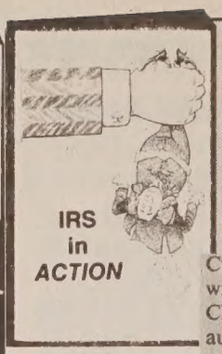
An Italian enclave entirely surrounded by Switzerland, Campione d'Italia offers one of the best tax and privacy havens in the world. Located on one side of Lake Laguno, Campione enjoys a superb climate with all kinds of recreation and cultural advantages. Although only one square mile in size, residents have passport-free access to both Italy and Switzerland. Taxes are virtually non-existent, and residence is essentially a matter of obtaining some local real estate. There are no net worth tests or minimum income level requirements; the authorities do expect you to "be there" once in a while, however.

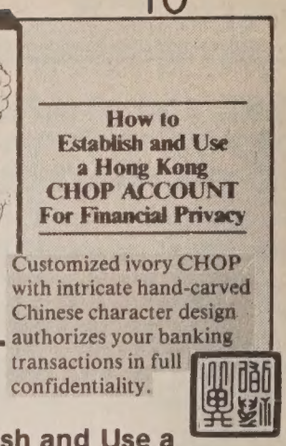
This detailed report covers all you might need to know about this almost "secret" tax haven. Written by another of our international experts, J.W. Windisch, this report on Campione brings together the most complete and current data available.

Climate • Economy • Communications • Financial services • Financial privacy/security • Taxation • Personal services • Legal entities • Culture • Health & medical care • Recreation • Residency • Real estate • Comparisons with other tax havens • Plus much related background information on history, population, politics, and geographical advantages.

Here's a delightful presentation of perhaps the most appealing—and inviting—tax haven in Europe. Campione offers MANY unique features for privacy seekers, and we want our readers to consider it a particularly attractive option. Well written and highly recommended. 50 pages. **#664 $75.00**


INTERNATIONAL
INVESTING
The complete databook to the world's last frontiers for smart money management overseas
DOUGLAS R. CASEY, author of Crisis Investing
1981
Preface by Harry Browne




How to
Establish and Use
a Hong Kong
CHOP ACCOUNT
For Financial Privacy
Customized ivory CHOP with intricate hand-carved Chinese character design authorizes your banking transactions in full confidentiality.

How to Establish and Use a HONG KONG CHOP ACCOUNT for Financial Privacy

Doing business with U.S. banks means exposing your finances and business affairs: Your checks are microfilmed; your SSN is demanded; your large cash transactions are reported to the IRS. Your records are readily obtainable by credit bureaus, private investigators, the IRS and other government agencies.

But there is a superior alternative — the Hong Kong CHOP ACCOUNT. This time-honored method of banking lets you authorize transactions *in total anonymity* with your own private non-reproducible, hand-carved ivory CHOP (see illustration). A CHOP is a highly confidential Chinese version of our signature stamp, which permits you to "sign" banking transactions with NO signature required. Your banking can thus become more confidential, more impenetrable than that offered anywhere else. Full how-to details are provided in this unique book. Here's real privacy in practice! 62 pages.

#604 $19.95

IRS IN ACTION

A real Dutch Uncle gives us the straight skinny on exactly how the IRS goes about its business: collections, audits, and criminal investigations. A former treasury agent, Santo M. Presti, details in very plain language all the methods and procedures the IRS uses to collect taxes and gain compliance with the tax laws. Revealed are the "back door" approach to audits and investigations, how the IRS polices its own employees, fraudulent conveyances, the three steps to take after being contacted by the IRS, the most common tax crimes, why IRS enforcement is on the rise, and how to deal with Special Agents.

Small business owners, being the most agressively targeted taxpayers, will find this book full of facts which answer many unasked questions. There really is a "jealousy factor" between auditors who might make $25-30,000 annual salary and the enterprising entrepreneur who might make five times that in NET income annually. To the salaried government functionary such financial success is somehow "not fair" and he will bend every means at his disposal to "even the score". This may seem cynical, but there are many such red flags prudent taxpayers shouldn't wave at the IRS, and Mr. Presti's compelling book spells them out one by one.

While honest taxpayers will usually feel they have "nothing to hide", there remain man traps for the unwary, and the IRS can always find it easy to make life miserable for subjects of investigation. We believe this inside look at the IRS will reward readers many more ways than one. Highly recommended. 160 pages. **#656 $12.95**

INTERNATIONAL INVESTING

Where are the world's last frontiers of freedom and financial opportunity? According to best-selling author, Doug Casey, there are more opportunities than ever before — if you know where to look for them! What sort of opportunities?

- *Investments* that offer higher, safer returns than any available in the U.S.;
- *Profitable businesses,* free of regulations that stifle American entrepreneurs;
- *Places to locate* and begin a new life with better living and more freedom!

Casey has investigated all the world's nations to discover a handful that hold real promise for Americans in search of freedom and financial opportunity. These few countries can truly be called the "Last Frontiers." Here are some of the fascinating and revealing topics found in INTERNATIONAL INVESTING:

- The four most profitable foreign businesses for Americans.
- The profits and pleasures of foreign real estate (income property, speculating, buying or renting a second home abroad).
- Leaving the U.S. and resettling in another country.
- Nations that offer substantial financing incentives and subsidies to foreign investors, businessmen and retirees.
- Doing business *tax free.* Avoiding all income taxes *legally* by "internationalizing" your finances. Tax haven countries and how to use them.
- Jobs overseas: the best, most realistic opportunities.
- Profits from "underground" trading, capitalizing on shortages, etc.

INTERNATIONAL INVESTING also details 48 specific nations in terms of their business and economic environment, residence and citizenship requirements, social conditions, taxes, land, housing, banking, passports, visas, future trends — all you need to know to seek out your own New Frontier! Filled with comparison charts and many other details, INTERNATIONAL INVESTING offers an inspiration to anyone with the spirit and ambition to venture beyond his own borders. 141 pages. **#489 $9.95**

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THE MONACO REPORT:
How to Establish a Legal Residence (Domicile) in Monte Carlo

You can get the coveted resident's card and a decent apartment for about UK £300 per month at this luxury playgound for the rich, glamorous and powerful. The main requirement is that you have enough money to support yourself, or a job offer. This complete report provides detailed information on banking, taxes, currency controls, social life and other secrets you won't find out about anywhere else. Again, the author, Mr. Hill, has personally investigated and verified all the data and information contained. Here's a sample of the topics covered:

• Beneath the glitter • Is Monaco your cup of tea? • How to become a legal resident • Available single men, women • Work permits • The Monaco identification card • To buy or rent • Parking problems (and solutions) • Operating a business • When to come and when to go • Transportation • What's not good about Monaco? • An invitation • and literally hundreds of additional topics a prospective resident would want to consider.

Here's essential reading for anyone thinking of chucking the rat race and perfecting the "art of living." A masterfully-written report designed to spare many months of seeking answers and certainly many thousands of dollars getting the wrong ones! #609 **$75.00**

THE SARK REPORT
How to Establish and Maintain a Legal Residence or Business in the Channel Islands (U.K.) for UK £50 per Month.

This concise report details exactly how you can set up a tax haven residence or offshore, unregulated business with absolutely confidential banking. The benefits to such an arrangement are almost too numerous to mention, but here's a few:

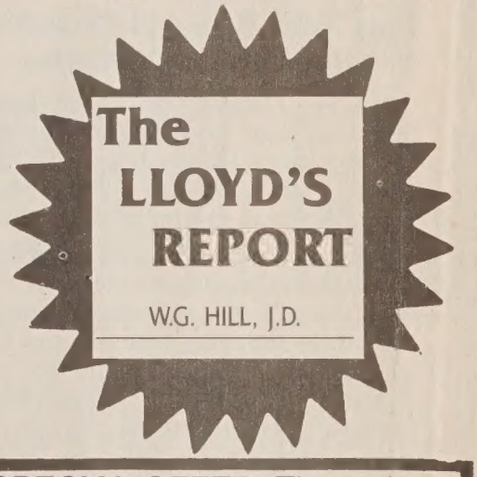
- Full capacity on Sark to run any aspect of your business (fill orders, arrange for manufacture/distribution/invoicing any product or service).
- Receive mail, telephone calls (instant electronic forwarding to anywhere in the world).
- Confidential, multi-currency billing, banking, or borrowing.
- Protection of assets from lawsuits, unfair taxes, enemies, etc.
- Elimination of most if not all taxes.
- Personal privacy by being based offshore, and not really "belonging" to the place where you actually choose to live.
- Option to leave instantly if conditions become undesirable where you now live.
- Security of knowing you always have a place to live and do business, legally.

The author, Mr. Hill, has researched this unique opportunity personally, and offers his professional insights and advice on how you can avail yourself of this special situation, too. As you might expect from the author of THE PASSPORT REPORT, the information here is up-to-the-minute and 100% usable. Virtually all the arrangements can be made by mail. Full instructions are included. Here is the type of information you will never be able to obtain from an attorney, and certainly not from any government office. A gem of an opportunity. #608 **$75.00**

THE LLOYD'S REPORT:
How to Earn a Substantial Offshore Income by Underwriting Insurance in the Lloyd's of London Market

No investment is required, but a minimum net worth (or means) of UK £100,000 is needed to qualify. There is no work to do; no expertise is required. Quite simply, you fill out a form, and in due course you become a partner or "name" at Lloyd's. Your income should be between UK £30,000 and UK £200,000 per year for the rest of your life. This professional report objectively examines the risks, rewards, and many opportunities offered by association with Lloyd's.

Mr. Hill demonstrates that much popular "knowledge" about Lloyd's is unfounded, and that scare stories usually have had the effect of making profits even larger. This report was not commissioned by Lloyd's, but was rather the sum of experience and investigations taken by Mr. Hill. Exact steps to be taken and sources to contact are provided in the report. Here's all you need to know. We found this to be the most fascinating of Mr. Hill's superior reports. #610 **$75.00**



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The Ultimate in Financial Privacy

If you were a known criminal, you would have plenty of rights. But as a law-abiding American citizen, you're virtually helpless against several agencies of the U.S. government.

The IRS can now compel virtually anyone to disclose your financial records—your broker, your banker, your phone company, your accountant, and many others. (There's no such thing as accountant/client privilege, or broker/client privilege, or banker/client privilege. *They've all sold out to the IRS.)*

What does that mean? From a simple look at your bank statement...or your tax return...or your regular bills, imagine what the IRS can find out about you—things like where you shop (Could the store be too *expensive* for your stated income?)...the long distance numbers you dial most often...your credit card purchases...your health records...your air travel...your favorite charities (Are they too radical for the IRS agent's taste?)

Isn't it time you cried "Foul!"...called "Time Out"...and built a legal fence around your hard-earned wealth?

You Need Personal Protection from Snoops, Spies and Snitches

You don't have to walk naked through the financial jungle anymore. Now, in **The Privacy Tapes,** you'll get the safe and secure answers from seven international privacy experts—with more than 120 combined years of practical privacy research and experience between them.

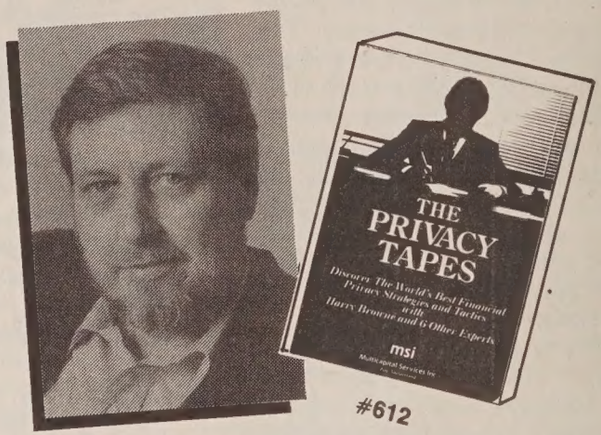
No privacy service is more complete or more practical than **The Privacy Tapes**—plus their companion 40-page Sourcebook. In this value-laden package, you not only get two tapes—including three hours of fact-filled interviews with seven privacy experts—but you also get the names and addresses of the best privacy publications and personal contacts around the world, plus this exceptional bonus...

BONUS: When you send for **The Privacy Tapes,** you'll also get a free bonus consultation with privacy expert Fred Hirschler. For 25 years, Mr. Hirschler has held executive positions in international banking, foreign exchange precious metals trading, and he is now director of the North American office of Multicapital Services Inc. in Vancouver, Canada, a full-service Swiss-based financial consulting firm.

In addition, you can let another world-renowned privacy expert, **Harry Browne,** be your guide through the maze of financial privacy. He's your host and narrator for these state-of-the-art privacy tapes.

"Privacy's principal benefit in an uncertain world is to buy time to find more information."

—Harry Browne, in **The Privacy Tapes**



In **The Privacy Tapes,** Harry Browne interviews six privacy experts, who will show you, among other things:

- The benefits of offshore unit trusts vs. American mutual funds
- The top four requirements for a tax and investment haven
- How to get life insurance tied to the strong Swiss franc
- Banks that buy and sell investment coins for you
- The top three Swiss banks that best fit Harry Browne's exacting criteria
- How to open an account by mail, or in person
- Why a numbered Swiss bank account is unnecessary ...and a fictitious account can be dangerous
- The Swiss way to avoid probate (it's like a secret joint savings account with your heirs)...and much, much more!

With **The Privacy Tapes,** you'll learn how to get better trust and estate planning...more privacy in your financial affairs...a chance to gain immunity from new government controls and regulations. And it's all perfectly legal...

"This is the most up-to-date, comprehensive survey of financial privacy topics that I have ever seen."

—Richard Band, Editor,
Personal Finance Newsletter

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HOW TO HIDE ANYTHING

With little effort and expense, you can hide cash, guns, even family members right in your own home or yard. Here is a complete guide for constructing dozens of hiding places, from small to very large. Over 100 drawings illustrate how to convert ordinary items into extraordinary hiding places. This book will inspire you to begin creating your own physical privacy through clever disguise and camouflage, right under the eyes of those who would most want to invade it. If you have anything to hide . . . this book is for you! 120 pages.

#413 $12.95

METHODS OF DISGUISE

This exciting new book has been needed for some time. Everyone, at one time or another, has probably considered disguising himself/herself, but the right kind of information just wasn't easily available, and certainly not in one place. METHODS OF DISGUISE covers everything from "quick change" methods to long-term permanent disguises in illustrated detail.

- A pocket disguise kit you can carry on you at all times and use to change your appearance instantly.
- Best mail-order sources of makeup, wigs, elevator shoes, false moustaches, fake eyeglasses, and other disguises.
- Disguising the voice — three quick and easy methods.
- How everyday makeup differs from stage makeup — what you must know.
- Changing facial profiles and even body profiles to avoid being recognized.
- Latest research on how people identify other people — surprising new findings.
- How to disguise yourself so completely even old friends won't recognize you.

More than 130 detailed drawings supplement the easy-to-understand tests. Everything there is to know about disguise now in one handy guide. Well worth knowing about. 142 pages.

#415 $12.95

THE CONSTRUCTION OF SECRET HIDING PLACES

THE CONSTRUCTION OF SECRET HIDING PLACES presents new, original hiding places that you can construct with simple hand tools. Instructions are illustrated for creating such stash places as hollow table legs, false drawer bottoms, dummy plumbing, false duct work, windowsills, behind medicine cabinets, inside doors, under stairways, even secret rooms! The real value of this book is in showing how much secret hiding space you can actually create with not too much effort. The best information we've seen yet. 63 pages.

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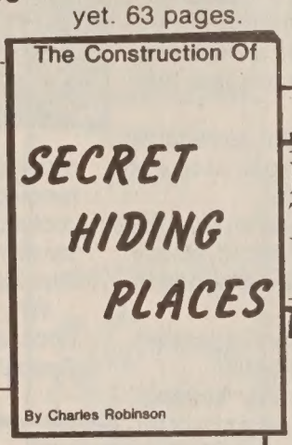

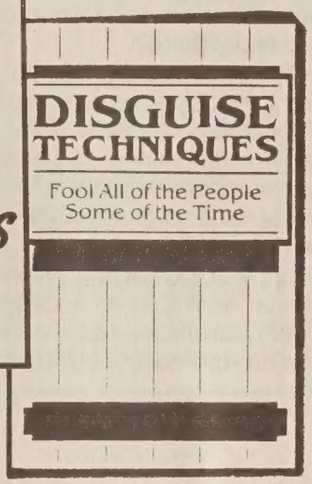

DISGUISE TECHNIQUES

Have you ever wanted to pass through a crowd unrecognized? Transform yourself so completely that not even your best friend recognizes you? Discover your enemies' secrets without arousing suspicion? DISGUISE TECHNIQUES can help you do these things and more with the perfected methods revealed by the author, a genuine master of disguise.

DISGUISE TECHNIQUES is not just another "bag of tricks." It goes far deeper. Learn to disguise the mind, as well as the body, to create an entirely new personality. Or, like a chameleon, use your mental powers to blend into your surroundings.

There is much more to a successful disguise than just clothes and makeup. With imagination and acting ability to guide you, no one will know who you are! Learn to size up people and situations at a glance, how to change your personality, and just when to discard your disguise. Since people tend to see only what they expect to see — and not what is really there — you can use these methods to fool all the people some of the time! 88 pages

#416 $8.00

THE BIG BOOK OF SECRET HIDING PLACES

This new book is by far the most detailed and complete description of concealment of physical objects ever printed. Here's how to hide your possessions so they just won't be found. Topics covered:

- Hiding places in the home.
- Hiding places on your person.
- Hiding places in automobiles.
- Types and intensity of searches.
- Tools and techniques used by searchers.
- Two sure ways to foil dogs.
- Things to consider when choosing hiding places.
- Tools needed for the job.
- Concealing weapons.
- How much work is involved.

So what do you have to hide? There are four basic categories of items people like to hide: Illegal items, survival gear, secret items, and very valuable items. We ALL have something to hide, or would like to hide, which is why this comprehensive new book is so very useful. More than 100 illustrations. 128 pages.

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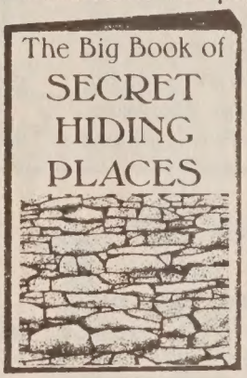

HOW TO BURY YOUR GOODS

Finally updated and enlarged, this classic "underground" text details all the fine points of long-term storage. Here's a complete how-to-do-it manual with clear illustrations and authoritative advice. Covered are the following important considerations:

- What do you have to hide?
- When, where, how to bury it.
- How to pack burial containers.
- Outfoxing search teams.
- How to retrieve burial containers.
- Above-ground caches.
- Buying vs building containers.
- Information security.
- Complete list of sources.

This handy manual contains all you will need to know to keep your buried property safe from spoiling, destruction, theft, or any other circumstance. Keep your secret things safe and secure. We find this to be a valuable addition to any privacy-lover's library of vital information. 66 pages.

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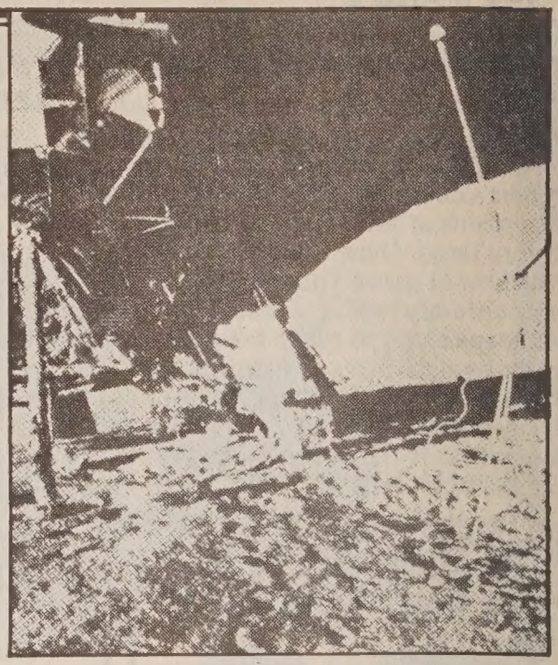
WE NEVER WENT TO THE MOON

Bill Kaysing, noted freelance writer, claims that the Apollo moon trips were simulated, the "landing" a FRAUD. In this astonishing book, he shows how several hundred thousand Americans made a living as contributors to our nation's scandal-packed Apollo "flight" to the moon in 1969. As a technical writer for Rocketdyne, the company that built the engines for the moon rockets, Bill details the problems, economics, difficulties and daily routine of what it was like to practice deception as a profession. Here is evidence that the moon trips could very well have been faked, and very likely were! Just a few of the questions Bill raises:

- Why was Apollo VI, a total fiasco, followed by six "perfect" moon missions? Why were these in turn followed by the manned orbiting lab debacle?
- Why was no activity on the moon seen from earth, considering the "landings" took place in an area visible from the earth? Why was no effort ever made to somehow "signal" people back on earth that they were really there?
- Why was the fact that the astronauts were training in the Las Vegas area not publicized?
- Why was there a rigid and unbending requirement that all data for public release be cleared through the public relations office of NASA?
- Eight astronauts died in non-space accidents: were they all accidents?
- Why do official photos of the "landing" show no visible signs of disturbance of the moon's "soil" in the immediate area of the landing craft? Wouldn't the powerful retro-rockets have blown away all the loose matter at the site? Why are there "footprints" there instead?

Author claims this official NASA photo is a total FAKE! →



Why not order a copy of this intriguing book and discover another view of our Space Program? Most unsettling. 88 pages.

#647 $7.95

How to Get on RADIO TALK SHOWS All Across America

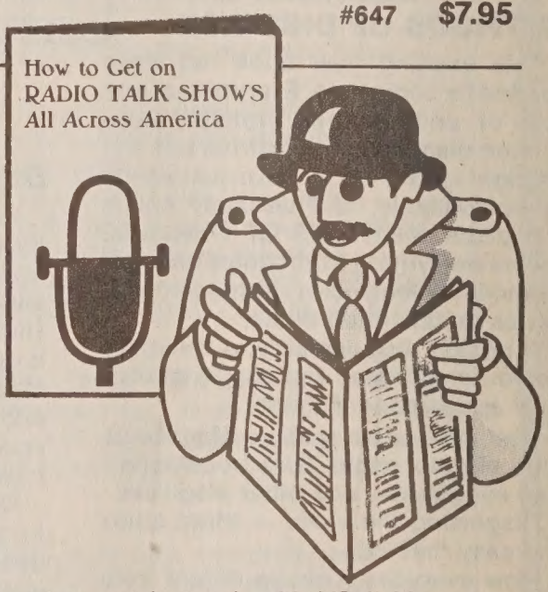
Are you looking for a super way to promote yourself, your books, your tapes, your ideas? At virtually no cost? Then here's the answer! Written by very successful self-promoter, Joe Sabah, this is a complete PROGRAM for getting yourself free air time. You do not need to hire a publicity agent for several thousand dollars up-front, and then $100-200 per show he gets you on. You can do it yourself for FREE! Joe presents all the details you'll need to make your personal efforts successful: 1) Write and publish a how-to or self-help book; 2) Get booked on radio talk shows nationally; 3) Connect with an "800" service for taking orders (including credit cards) 24 hours a day, seven days a week; 4) Have fun talking, selling on a regular basis.

Joe reminds us that there are over 8,500 radio stations in the U.S., and that over 1,600 have talk shows. He found that the typical talk show producer needs 135 guests per month! And the one thing program directors are constantly looking for is a guest with something NEW, UNIQUE, or DIFFERENT. They WANT to give air time to such guests! Joe has been able to self-promote his book on finding better jobs with almost daily radio interviews; he sells over 65,000 copies a year "on the air"!

The Radio Talk Show kit includes the following:

- The book, "How to Get On Radio Talk Shows All Across America Without Leaving Your Home or Office". (The most complete package of working information we've ever seen—61 pages.)
- 265 talk show booking forms with call letters of the actual stations, addresses and phone numbers; the name of the talk show, the host/hostess, and the name of the producer of each show.
- The Press Kit that gets results. Joe uses this kit to get producers to CALL HIM!
- Details on the "800" answering services that will take and process your orders anywhere in the U.S.
- Mailing lists on gummed labels of the 265 BEST radio talk shows which you can use to get bookings BY MAIL.
- A 60-minute cassette tape of actual radio talk show interview of the author, with more tips and ideas to help make your show time pay off.

This Radio Talk Show package will get you started and keep you booked on talk shows (and selling your books) for a long, long time. It will also expose you to many new business opportunities for yourself and your books, ideas, etc. Some very interesting—and helpful—people will in turn get in touch with YOU! Many profitable doors will open once you take the plunge into "instant publicity". The author's goal has been to be on at least one radio show per day, and he's detailing everything you will need to know to accomplish the same thing—for as long as you want. Over seven pounds of materials!



#651 $265.00

Please NOTE: Your order for the Radio Talk Show kit will be shipped directly by Joe Sabah. You can order it along with any of our other books, of course. Please allow a few extra days for the kit to arrive. It will be mailed to you by Priority Mail (First Class).

To order by VISA and MasterCard...Call 1-800-338-8484 (Calif. 714-556-2023)
Our Order Desk is now open 24 hours, 7 days a week. Call NOW!

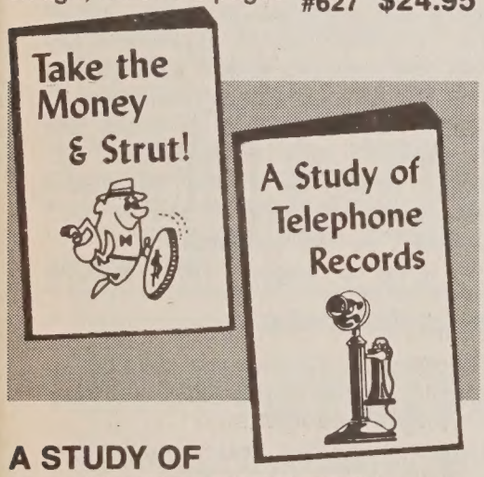
TAKE THE MONEY & STRUT! A Private Investigator's Guide to Collecting a Bad Debt

Someone owes you some money but won't pay? Well, after a few nice letters and phone calls go unanswered, it's time to start throwing hardballs. Granted, it may not be easy to get your money, but if the money is there to be had, there definitely are ways of getting what's rightfully yours. You just have to know some of the "tricks of the trade" that have been working for professional detectives and collectors for years.

TAKE THE MONEY & STRUT! reveals all the inside secrets that private investigators and collection agencies use to separate a man from his money, legally. Step-by-step instructions are fully detailed:

- Determining whether you can collect on a debt.
- How to locate someone who has "skipped".
- How to collect without going to court.
- How and where to sue.
- How to find out where someone lives, works, banks, has property and income.
- How to attach real and personal property.
- How to garnish someon's wages.
- How to get someone's income tax returns.
- What to ask at an order of examination.

Included are scores of nasty tricks, scams, lies, pretexts, ruses, worksheets and other bright ideas needed when not-so-honest and not-so-nice people refuse to pay what they owe. We believe they deserve just what's coming, and here are all the best ways of delivering it. Go for the dough, folks! 115 pages **#627 $24.95**



A STUDY OF TELEPHONE RECORDS

Here's the kind of information you won't find in your Bell telephone directory. Exposed is insider information on how to obtain a list of toll calls made from any telephone number, develop unlisted and unpublished telephone numbers, and trace a name and address starting with just a telephone number. Highly interesting. Very revealing. **#630 $19.95**

HOW TO FIND ANYONE ANYWHERE

Here's a virtual encyclopedia on locating missing persons, filled with hundreds of little-known sources and techniques familiar only to pros with years of experience.

Disclosed are efficient methods for accessing national networks of public and private information. Review credit card records, driver license files, government records, computer banks, long distance telephone records, and much more. Here's how to execute quickly national sweeps of information, design and utilize pretexts to elicit information, and develop the all-important "confidential" sources. Learn how to find anyone, anywhere, and find them FAST. **#629 $19.95**

ADVANCED SKIP TRACING TECHNIQUES

This all-new manual reveals sophisticated aspects of skip tracing:

- The three types of missing persons, and how to determine quickly which is which.
- How to determine the motivation behind each missing person and use this as a way to find them.
- How to read between the lines and fill in missing pieces of information on the missing person.
- How to use the comparative investigative technique to keep your investigation on target.
- How to conduct a basic search in an hour or less which will locate 75% of all missing persons.
- How to use the double casing technique.
- Hardcore techniques for obtaining information from people.
- Unusual services and sources for skip tracers.
- Twenty-five things you can do if your investigation deadends.

Plus hundreds of useful facts to prompt your investigation. Manual is complete with skip tracing forms and professional checklists. **#628 $19.95**

HOW TO FIND MISSING PERSONS

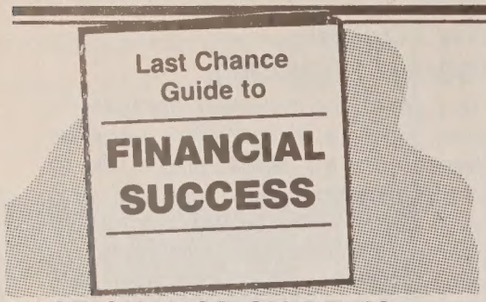
Here are all the secrets investigators, bounty hunters, skip tracers, process servers and auto repossessors use to find missing persons. If you are the kind of person who would like to stay "missing," this information is precisely what you need to know. Privacy seekers can also take advantage of knowing just how and where they are "vulnerable" in terms of public records, most of which any investigator can obtain with only a postage stamp. The topics covered could enable you to track down just about anyone you wanted:

Credit bureaus, phone records, school files, license plates, medical and hospital records, travel agencies, movers, pet licensing, military, utility companies, Social Security, neighbors and enemies, friends and relatives. Also included are ruses used to obtain information, especially from official sources.

We believe this is the most complete and accurate book ever published on this important subject. If you "need to know," buy it! 96 pages. **#431 $12.95**

FINDER'S FEE The Skip Tracer's Text

You can make an absolute fortune locating missing persons with this manual. Learn how to make a few simple checks at your local courthouse that will provide you with all kinds of missing persons assignments. Discover the tricks of the trade in obtaining and working unclaimed property and missing heirs investigations. Jump into the growing adoptee/birth-parent search movement, with thousands of people all "looking for someone." Cash in on the bounty hunter/bail bond skip market in which one case alone can bring in over $10,000. The active auto repossession market provides cases that can earn several hundred dollars for less than a half-hour's work. Learn about obtaining cases from credit card companies, insurance companies, banks, private citizens, attorneys, and other specialists. Here's the information you need to create a profitable missing persons agency. **#636 $19.95**



LAST CHANCE GUIDE TO FINANCIAL SUCCESS
How to Raise $200,000 in 24 Hours

This method of raising capital is entirely legal and is used every day by companies and individuals alike. You can be deeply in debt, even dead broke, have bad credit and still use this "millionaire" secret to raise huge sums of money in only 24 hours. And there are even more insider financial secrets in this revealing book:

- Own your own million dollar corporation in only four weeks.
- Establish AAA-1 credit in as little as 45 days.
- Get an executive office absolutely free.
- How to raise up to $50,000 with your credit cards alone.
- How to add $100,000 to a balance sheet for less than $50.
- How to take over going businesses with zero cash.
- How to raise tremendous sums of cash — up to $50 million.
- The eight money rules of J. Paul Getty.
- How to live in an expensive home rent free.
- How to get thousands of dollars worth of free furniture.

Plus a bonus section which lists over 100 financial sources of capital for real estate, new venture financing, business expansion, and personal use. Here's an amazing collection of financial possibilities within the grasp of anyone with enough desire to put them into action. The information's here, just put it to work! 50 pages.

#622 $12.95

MAIL ORDER MOONLIGHTING

If you want to start your own business, from home, in your spare time, at your own pace, with little or no risk, MAIL ORDER MOONLIGHTING provides the answers. This is by far the most authoritative and helpful guide we've ever read on mail order. Forty-nine detailed chapters spell out secret after secret for getting *you* started:

- The real mail order world.
- Product selection: how much to pay; how much to charge.
- Gag items, trends, revivals.
- Seasonal opportunities.
- Giveaways, self-liquidators.
- Successful advertising secrets.
- Starting with small ads.
- Using emotion and psychology.
- Direct mail techniques.
- Inquiries and turnarounds.
- Specialized catalogs.
- Negotiating for ad rates.
- Split run techniques.
- Dealing with competitors.
- Keeping customers happy.

Mail order is suited to more people with more widely varied backgrounds than almost any other business. Your interests, hobbies and skills can all combine to create your own unique business. And when it comes to "working conditions," mail order must be the *ultimate* business for independent people — it lets you live however and wherever you please! An excellent book. 400 pages.

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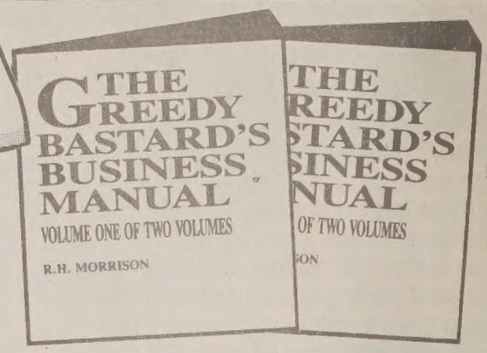


THE GREEDY BASTARD'S BUSINESS MANUAL

If you want to make it big — and you want to do it fast — then use your business skills and knowledge to become a "Greedy Bastard." This bare-knuckles manual is intended for small business and professional people who fully intend to survive and PROSPER in the business game where the rules are made by big government, big labor and big business. Why shouldn't you, too, learn how to play the business-world version of hard ball?

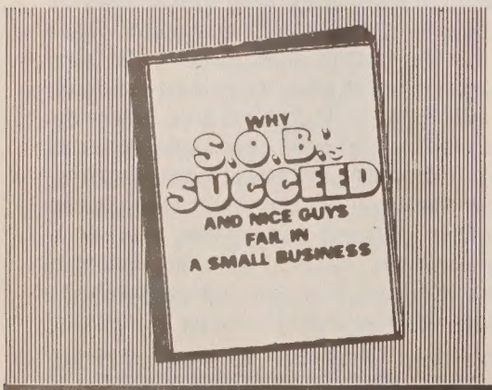
- Take over small businesses with little or no capital;
- Blow the competition out of the game your first year;
- Market any product nationwide on other people's money;
- Find and develop products for instant marketing success;
- Shelter $150,000 or more from taxes indefinitely;
- Apply for and get your own patent without an attorney;
- Find all the capital you need to launch any venture.

Here are hundreds of sharp, "street smart" methods you can use immediately to become a feared player in the business game. We can guarantee you were never exposed to these kinds of tricks and maneuvers in any college "Bus Ad" course! Written by a most successful businessman who's "done it all." Published in two volumes.

Over 400 pages. **#606 $34.95**

WHY S.O.B.'S SUCCEED AND NICE GUYS FAIL IN A SMALL BUSINESS

The small businessman needs to learn how the cards often seem stacked



against him by big government, big unions, big banks and big business itself. The "S.O.B." book shows you how to beat the stacked deck by playing rough and smart instead of by "their" rules:

- Get control of power in order to gain your own ends.
- Maneuver employees into low-pay jobs they are afraid to walk away from.
- Turn a cold-eyed, tight-fisted banker into a pussycat who will fill your pockets with the bank's money whenever you want it.
- Put lawyers, accountants, and brokers into your harness; make them haul your wagon and love it.
- How to squeeze your competitors dry.

Discover the hard-nosed, smart-operating angles that will make you a successful S.O.B. in any business you operate. To quote the author, "If your competitors, your suppliers and your local bureaucrats are calling you a 'no good son-of-a-bitch' behind your back, you are probably running a very successful enterprise." What more can we add? 360 pages.

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WORLD BUYER'S GUIDE to Unusual and Innovative Products
WEALTH BUILDING SECRETS
How to Start Your Own Business on a Shoestring and Make up to $500,000 a Year
MAKING $70,000 A YEAR
as a Self-Employed Manufacturer's Representative

WORLD BUYER'S GUIDE To Unusual and Innovative Products

Looking for new goodies to sell at swap meets or by mail order? This up-to-date directory lists hundreds of supply sources in 25 different countries offering thousands of unique products. Why not buy direct from foreign manufacturers and receive discounts far greater than you could expect from an importer or distributor? Many of these manufacturers will send you their complete catalogs free, and arrange for samples at very little cost.

Here's a great way to expand your existing business or simply start out with a new one using very low cost merchandise. The World Buyer's Guide represents literally a goldmine of profit-making products. (Examples: Unusual telephones, portable mini-alarms, unique flashlights, synthetic flowers and plants, musical devices, novelty fishing items, sexy lingerie, crazy gadgets, kitchen items, magic tricks, games, etc.) Many of the manufacturers are ready to assist you with sales aids and promotional literature. The back of the Guide lists numerous suppliers who will provide free catalogs for the asking.

Who says there's no more opportunity around? Here's a really inspiring source of selling profits that could turn almost anyone into a retailing success. And it wouldn't take too long to do, either! Check it out. 48 pages. **#637 $15.00**

Tyler Hick's Encyclopedia of WEALTH BUILDING SECRETS

Here are all the tested ideas, techniques, and shortcuts you need to put you on the road to your First Million! Packed with over 2,500 "Wealth Building Secrets," this money-making encyclopedia can help you make a fortune quickly and easily. If you are an "opportunity seeker," here are your opportunities:

- Successful money borrowing techniques.
- Big money-making ideas for finders and agents.
- Mail order/direct mail success secrets.
- Make a million dollars in real estate with no cash.
- Export/import wealth-building ideas.
- Fast wealth business ideas (yes, FAST).
- Beginning wealth-builder's tips.
- Building fast wealth in your own business.

WEALTH BUILDING SECRETS can help you become as rich as you want to be, regardless of age, education, or place of residence. The rewards are always there, it just takes the right directions to find them. And here they are, in abundance. Don't miss out on this super book. 449 pages. **#649 $29.95**

How to Start Your Own Business on a Shoestring and MAKE UP TO $500,000 A YEAR

"You *can* build a fortune' says Tyler Hicks, "starting with only a little cash. And that cash need not even be yours—if you use the easy, proven, practical, money-making techniques in this book. In my own business I am at, and hit, the big money. I don't fool around with a business that brings in just a few dollars each week. And I want you to do the same. In fact, my aim in this book is to help you make at least $10,000 a WEEK."

Here are just a few of the businesses that started with almost no cash and went on to generate over half-a-million a year: Rare books • greeting cards • picture framing • specialty baking • limo services • art rentals • portrait photography • and many MORE. Valuable success secrets of these profitable businesses are spelled out in such a way that you can use them directly in your own business, and help you make your first million a lot faster. Inspiring reading. **#650 $19.95**

MAKING $70,000 A YEAR AS A SELF-EMPLOYED MANUFACTURER'S REPRESENTATIVE

If being your own boss with unlimited earning opportunities sounds appealing to you, then consider the career for today that will meet your needs of tomorrow and can change with the demands of the times—a self-employed manufacturer's representative. Whether you are caught in the squeeze of the job market or a dead-end career, or simply want a great way to earn a super income, this book is a must.

This career offers a maximum of flexibility: you can choose to travel extensively or operate basically from home. You can take on a line of products (anything from greeting cards to heavy machinery), or an array of services (hospitals, restaurants, for example). You can choose to work when and where you want, since potential clients are everywhere. Finally, your earnings will always keep pace with your own efforts, never depending on the whims of some "management."

Here's a complete guide with step-by-step details:

- Deciding what to sell—product or service.
- Negotiating with the manufacturer and determining compensation.
- Detailed dialogue on making a sale.
- Sales planning and techniques.
- Making *yourself* marketable.
- Locating outlets or clients.
- Travel and non-travel.
- Putting it all together to make $70,000 a year, and more!

The authors have worked as independent manufacturers' representatives for more than 16 years, and offer countless bits of inside advice on how to move into this exciting and growing career field. You don't need to work for a boss if you can find a way to BE the boss. Here's a perfect option for personal and financial independence. 190 pages. **#643 $12.95**

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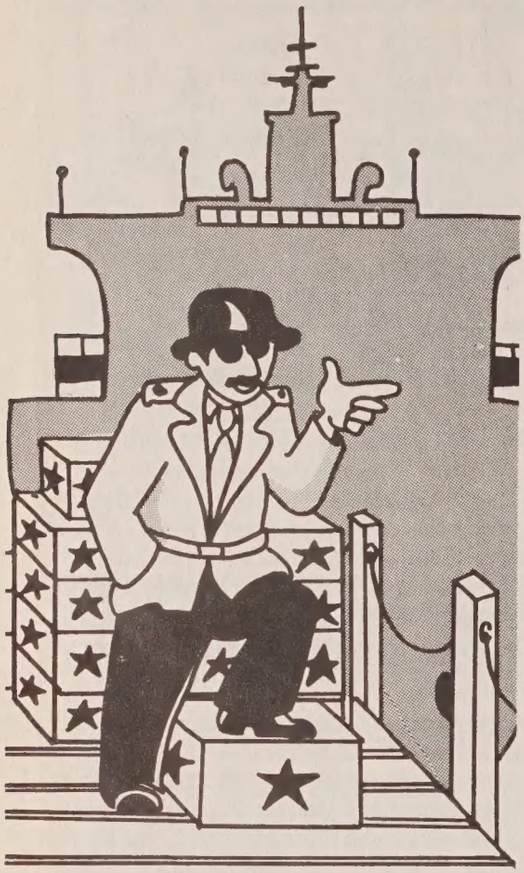

BUSINESS FINANCING SERVICE. Businesses cannot exist without money, and most businesses need money in these times of tight supply. Here is a business manual that shows you in step-by-step detail how you can satisfy these money needs of the small businesses in your area — even increase your own operating capital — with virtually no investment, and with the added convenience of operating out of your own home. **#127 $7.00**

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STARTING YOUR OWN BUSINESS. A complete guide explaining everything from how to select a name for your business to opening a business account and insider's tips on advertising. **#201 $4.00**

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For those who enjoy foreign contacts, who want independence, have little investment money, but look for high returns — this is the business for you. You don't need an inventory, warehouses, or boats! It's a business that can be operated from your own home, with minimum overhead. This new report provides all the information you need to start a very profitable import/export business:

- What qualities you should have to be successful in this fascinating business.
- A list of agencies that will help you succeed free of charge.
- Establishing reliable agencts who work for you — without your having to pay them.
- How to get free samples of any product from most manufacturers.
- Which countries give you the best bargains.
- Which products are the best buys for importing.
- Sources of overseas suppliers.
- How to determine the difference between a high-profit potential and a real loser.
- Taking advantage of the tax breaks in importing.
- Keeping money in your bank, under your terms until cargo is safely delivered.

The factual and valuable information given in this inspiring report is complete in all details. It was prepared by two successful import-exporters with years of experience. Here's a great chance to get the most complete guide you'll need for starting your own import-export business. **#161 $7.00**

900 pages.
#477
$39.95

COMPUTER ENTREPRENEUR

Would a second income of $1,000, $2,000, even $5,000 a month come in handy? If so, choose the amount that suits you and it's yours in exchange for a few hours of spare time — and the use of your personal computer.

THE COMPUTER ENTREPRENEUR has 100 fully-detailed business plans for you to choose from. This huge book is divided into seven sections for easy use:

1. Finding the business best suited to your personality, background and circumstances.
2. The Menu: Condensed outlines of each business venture to help you find quickly the ones of greatest interest.
3. Full details on each business.
4. The Organizing Planner: Step-by-step instructions on how to organize each business venture from choosing the name to grand opening.
5. The Marketing Guide.
6. Capital Requirements: How much capital is needed, and if you don't have it, how you can raise it quickly.
7. Sources and Resources.

No programming or fancy special materials are needed. All of the programs used are currently available over the counter. Why not open a whole new world of opportunity for yourself? Here are 100 ways to do it!

VIDEOTAPING SERVICE. So simple and easy to start, anyone can get going on this one, and the profits will astound you! You can get the equipment immediately and not have to worry about paying for it until the profits start rolling in. Anybody with an interest in photography should jump on this one. **#137 $6.00**

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HOW TO ACCOMPLISH ANYTHING YOU WANT IN LIFE

What are your desires? Money, health, love, recognition, power, adventure, achievement? If you are like most people today, you probably want ALL of these!

This amazing report clearly explains how the most successful people throughout history have followed specific plans to attain their life ambitions. These methods are explained in specific detail. Here's what you gain:

- Control your destiny — don't let it control you. Learn how to step ahead in business, school, work. Turn yourself into a winner!
- Discover your innermost desires and how to attain them.
- Discover how to stop wasting time and do the right things to succeed.
- Picture yourself a few months from now, having achieved several of the important goals you've always wanted to accomplish. Doesn't it feel good?

All this and more in this fabulous report. #165 **$7.00**

SECRETS OF THE RICHEST PEOPLE

This amazing report offers sound advice on how to accomplish what you desire in life. Read about the fame and fortune accumulated by great financiers, famous politicians, philosophers and artists. Here the words of Queen Victoria, Churchill, P.T. Barnum, Dupont, Forbes, Ford, Onassis, Rockefeller, Getty and others. There are no limitations or physical boundaries for success or riches. Whatever your inner desire, you can achieve your goals with the same methods these famous people followed.

This fascinating report covers everything you want to know about the super rich and how you can benefit from it. It will show you:

- How they chose their goals. How you should choose yours.
- The 15 keys to success.
- Millionaires' advice on how to become a millionaire in a short time.
- Quiz yourself. Do you have what it takes?
- When't the best time to act on your hunches.
- Proven techniques of the super rich.
- Key points in common in personalities of rich people.
- What the "hidden asset" is and how to make it work for you.
- Who to ask for the advice that will make you succeed.

A most inspiring report. Don't miss it! #167 **$7.00**

HOW TO MAKE A FORTUNE WITH CLASSIFIED ADS

Are you ready to make money — lots of it? Classified ads are the best dollar-for-dollar return in advertising. They are easy to write and you can reap hundreds of dollars in return. You can easily have a steady second income or develop a stable, full-time business through classifieds. This complete report will guide you step-by-step through the most significant trade secrets:

- How to find what sells fast.
- What you can sell through classified ads.
- Where to place the classified ads and have your orders double.
- What is the best approach — straight sale or free details.
- How to save money placing classified ads without sacrificing important copy.
- How to strengthen your advertising copy for more inquiries.
- How to select the proper media for your product.
- How to write winning ads.
- How to test and compare results for bigger profits.
- How to expand your business safely without investing money.

HOW TO SET UP YOUR OWN IN—HOUSE ADVERTISING AGENCY (and save up to 17% of advertising costs)

Start you own profit-producing advertising agency with very little investment and no previous experience! It's simple: step-by-step instructions with necessary forms are included in this report.

You'll learn how to determine advertising rates, how to place ads, and what size ad will sell your product best. You'll also discover the basic components of great ads, how to use illustrations, how to work with artists, even how to write dynamic ad copy. Here are some of the highlights:

- How to get ads in leading national magazines FREE.
- How and where to get data for placing ads in any magazine or newspaper.
- What frequency discounts are and how you can benefit.
- How to get free editorial mention.
- The secret tricks of buying space that pulls orders best.
- The best attention-getting words.
- Where to find top creative help in your area.
- How to establish immediate credit for your ad agency.

Also, learn new advertising concepts which can make a great difference on the promotion of your products. A complete report. #166 **$7.00**

- How to print brochures at the lowest prices.
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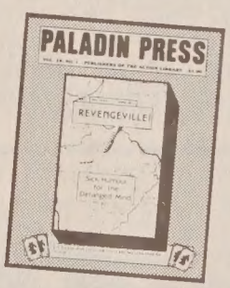

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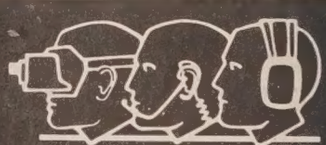

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192 pages. **#617 $19.95**

HOW TO SELL INFORMATION BY MAIL

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Illustrated with line drawings, rate charts, sample ads, practical tips, and lots of sound, workable advice, this book has all the information you need for turning your vehicle into a "money machine." Learn where to find people willing and eager to pay $15 an hour to take away treasures you can keep, resell, or trade, which in turn can increase your hourly profit to $50 and more. Don't think you will get rich overnight — though you might — but you can be sure you will never be unemployed again! 53 pages. **$12.95**

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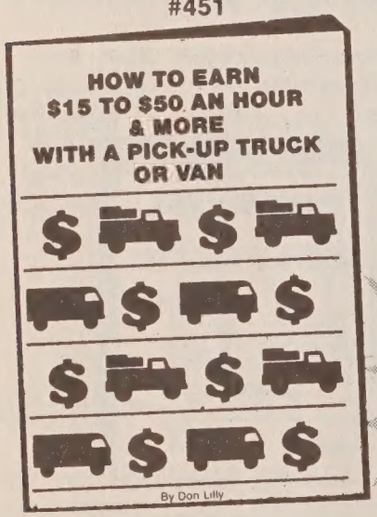

FLEA MARKET HANDBOOK

The flea market is a place where the Underground Economy blossoms — *hundreds of unlicensed moonlighters buying and selling for cash.* Even though this great handbook is oriented towards antiques, the general principles are highly useful for all buyers and sellers at flea markets. All the tricks of the trade are covered — how to set up — how to deal with cranky customers — how to turn hagglers into buyers — how to buy right from auctions and homes — how to price your merchandise — how to keep necessary records — how to build an expanding, satisfying business. Millions of people attend flea markets every weekend. Lots of action! FLEA MARKET HANDBOOK is the finest guide we've seen for this exciting part of the Underground Economy. All kinds of "insider" information make it truly authoritative. 156 pages. **#452** **$7.95**

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(Report)

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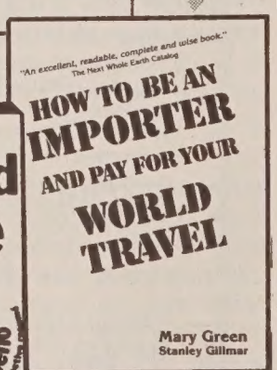

HOW TO BE AN IMPORTER AND PAY FOR YOUR WORLD TRAVEL

Here's a do-it-yourself guide that's perfect for someone who wants to run their own business and see the world at the same time. HOW TO BE AN IMPORTER tells where to go to find products, what kinds of items to buy, how to pay for them, and how to get them home and sold for a profit.

Author, Mary Green, founded her own successful import business which paid for her world travel many times over. Her detailed guide explores all the pitfalls as well as the pleasures for anyone with the desire to give it a try. Eight appendices cover all the "hard information" one needs to know before setting out. A very complete source on this exciting concept. 192 pages.

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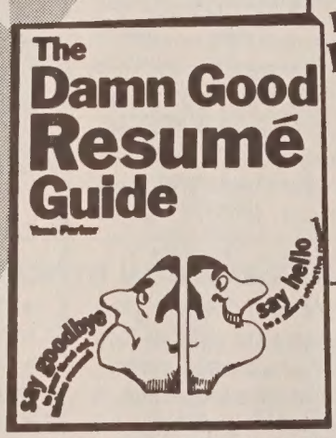

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Quit worrying yourself sick over creating just the "right" resume. Straight-to-the-point RESUME GUIDE helps you fashion only one kind of resume — the kind most effective for the greatest number of situations (and for the toughest). Your resume can become credible, current and timely, the resume that gets results! 46 pages

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HOW TO GET FREE PUBLICITY FOR YOUR BUSINESS

Finally here are the secrets the professionals use, but are never quick to disclose. With no background or expertise, you can learn to publish promotional literature that will boost sales tremendously. Regardless of your business or enterprise, free publicity is available to you. Here are some of the exciting highlights of this amazing report:

- How to tap into the extensive publicity available — free.
- Getting the attention of newspapers and TV.
- A way to get free full-page ads in newspapers or magazines.
- The specific places where publicity works for you.
- How to contact the editors who respond.
- How to analyze your selling radius, expand it, and increase sales from people "just looking."
- The difference between publicity and promotion — which works best for you.
- Best source for getting free publicity in your area.
- How to turn an ordinary product into a hot, newsy item.
- Professional secrets for getting the publicity you need.
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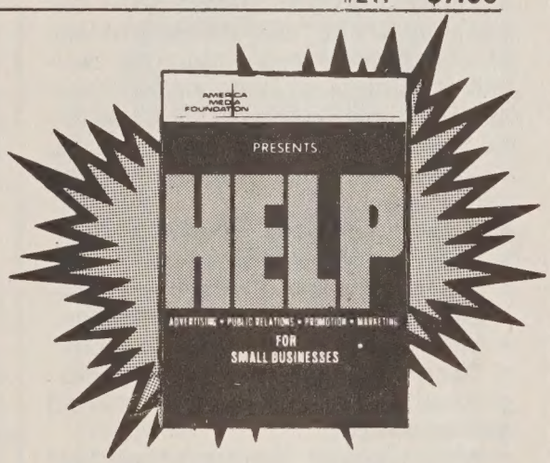
You'll also discover dozens more proven ways to get your words across FREE in a professional manner, all across America. #217 **$7.00**

HOW TO GET FREE RADIO ADVERTISING. Radio stations everywhere are actually begging for your advertising, but you've got to follow a set procedure in order to get it. Once you know how, you can get free advertising on just about any station in the country that could mean cash-in-advance orders by the truckload for you. **#209 $3.50**

INSIDE SECRETS OF FREE PUBLICITY FOR YOUR BUSINESS. A complete report that tells you who to contact, gives you examples, and literally takes you by the hand and shows you how to get all the free publicity for your product or business you want. **#211 $4.00**



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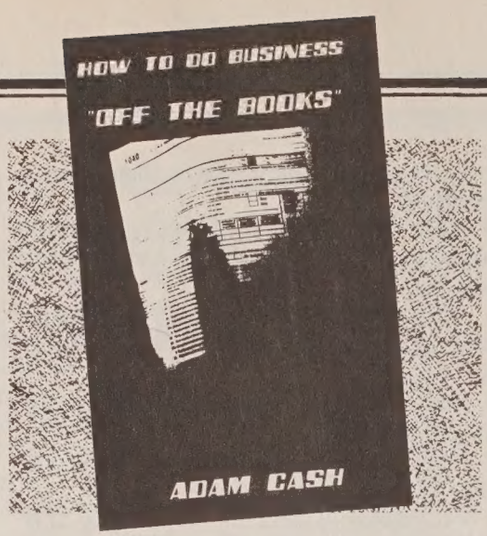
GETTING STARTED IN THE UNDERGROUND ECONOMY

Every year billions of dollars go unreported and untaxed in America's Underground Economy. Millions of Americans simply choose not to report all or part of their income. This informative new book tells how they do it and how you can ease your own way into the tax-free Underground Economy:

- How to decide what you want from the Underground Economy (money, goods, services, etc.)
- How to keep your participation at the level best for you.
- How to make the most of your regular job, using information and contacts you already have to get into the Underground Economy.
- The best kinds of business for getting paid in cash.
- Techniques for selecting the best business for you.
- Traps to watch out for.
- Case histories of successful underground businesses.
- Plus an extensive Recommended Reading list.

Why not do as millions of fellow Americans are doing and join the Underground Economy? Here's an easy-to-read and inspiring look at just how to get started. 160 pages. **#611** **$12.95**



HOW TO DO BUSINESS "OFF THE BOOKS"

The underground economy continues to grow as people discover the joy of keeping more income for themselves rather than surrendering it for distribution to the unproductive and the undeserving. Use of cash and lack of records enables our "guerrilla capitalists" to carry on ever more successful (profitable) warfare against wasteful taxes and mindless regulations. This new book lets you in on all the action:

- Evading licenses, paperwork.
- Looking for tax loopholes.
- Maintaining low profile operations.
- Lessons from criminals and spies.
- Multiplying "business" deductions.
- Case histories of actual underground businesses — how they avoid getting caught.
- What types of businesses are best for the Underground Economy — how to get one started.
- And much more valuable, inside information on making a success of doing business "off the books." 156 pages. **#493** **$12.95**

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Ortiz examines the methods of professional and amateur card cheats and provides clear explanations of the sleight-of-hand moves for manipulating cards and dice, ingenious mechanical gadgets, and the psychological ploys used by the pros. Many personal anecdotes illustrate the secret subculture of the professional gambling cheat. Here's an inside view of the incredible world of crooked gambling—one which we always knew existed, but never knew how it worked. Now we do. Sobering.

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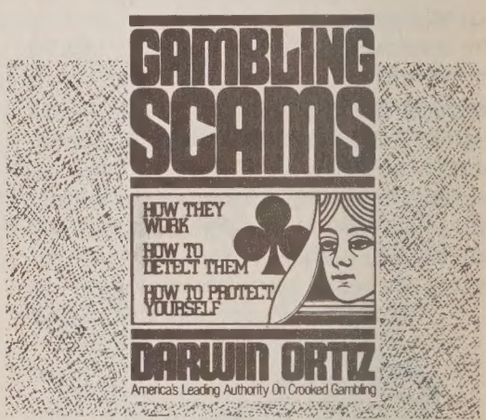

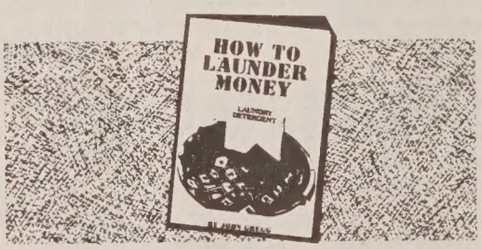

HOW TO LAUNDER MONEY

Here's the perfect manual for those with a "need to know." Collected here are all the sharp ways big-time operators, criminals and sophisticated businessmen remove their cash flows from unwanted investigation. Most of the information here is only hinted at in typical news stories of tax evasion, etc., but now you can read all you want about how dirty money is made clean, and vice versa.

This most interesting book covers:

- Why people launder money.
- Laws against laundering money.
- Forming a company, domestic corporation, or offshore business entity to launder money.
- Using tax havens for laundering money.
- Using mail drops and remote call forwarding.
- Investing money without creating records.
- Good business fronts and tricks.
- How to avoid getting caught.
- What to do if caught.
- Comprehensive reference section.

WARNING: Neither the author nor the publisher advocates tax evasion or the breaking of any law. This book is sold for information purposes only. Great reading! 64 pages. **#439** **$9.95**

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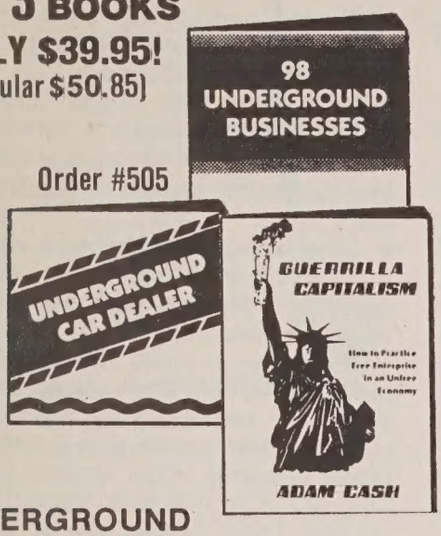

UNDERGROUND CAR DEALER

Want to make an extra $1,000 to $3,000 per month, clear, in cash? This just might be the plan for you! Here's a complete and detailed plan for dealing in used cars that can bring you that much and more. Operating as a "private party" you can compete easily and profitably with all the so-called "pros" in the car business.

Hundreds of practical, real-life tips are offered. The entire business is covered from the time you find a car to buy to the time your customer puts the cash in your hand. The author has actually conducted this business for years, and now lays out all his tricks and secrets for you to follow. His report will tell you all you need to know.

- STARTING OUT. Advantages of being underground — Thinking like a pro — Starting on a shoestring — Who the buyers are — Avoiding paperwork — Keeping a low profile.
- WHAT TO BUY. Checking local market — Cars to avoid — List of "Best" and "Worst" models — Problem models — Bidding — Avoiding getting burned on a stolen car.
- HOW TO NEGOTIATE. Avoiding the competition — Checking by phone — Spotting junkers — Getting seller to lower price — Dealing with aggressive sellers — The "plain envelope" trick — Making an offer.
- CHECKING OUT THE USED CAR. Spotting cars involved in accidents — Tires — Leaks — Test drive — Making seller pay for repairs — Convincing seller to accept your offer.
- WHAT TO FIX. Finding the problems — Finding a cheap mechanic — Saving 50% on parts — Interior repairs — Detailing — New appearance for $100 — Why NEVER to buy a car at night.
- SELLING THE CAR. Establishing your asking price — How to qualify buyers — Avoiding bad checks — The demonstration ride — Turning the undecided into buyers — Getting a deposit to clinch the sale — Handling the paperwork — Finding your next car. . .!

This is the BEST underground business plan in print.

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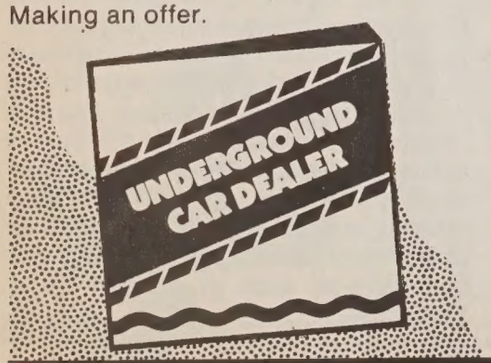
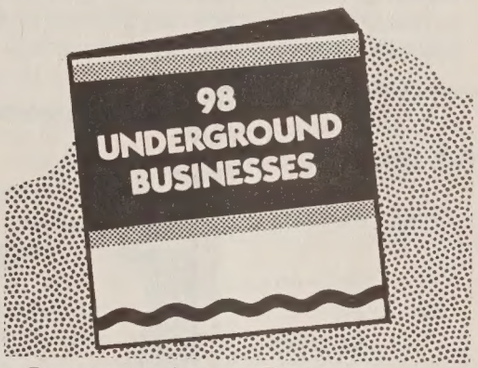


98 UNDERGROUND BUSINESSES

Here's the most extensive collection of "cash businesses" we've seen yet. An incredible variety of ways to generate quick income in the "free" economy. Although a few might be considered "borderline," most are sound businesses that could be put into operation by anyone. This short listing doesn't do justice to all the imaginative concepts, but you get the idea:

Mail drop	Grocery delivery
Jittney cab	Ticket scalper
Fantasy photo	Vacation club
Food buying	Rooftop suntan



Revenge service	Day camp
Cooking school	Auto doctor
Negotiator	Beauty contests
Rent old cars	Your own club
Art fair	Free dinners
War games	Single dinner club
Underground motel	Sexual surrogate
Midwife	Movie pirate

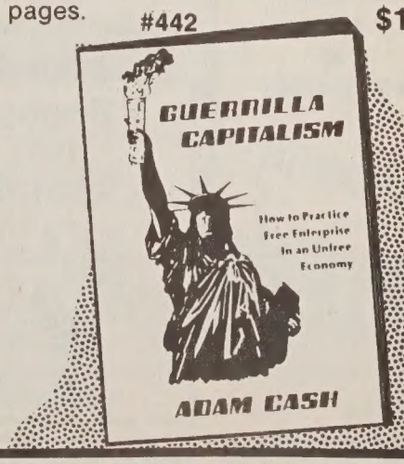
In short, lots of details and super ideas for successful businesses in the Underground Economy. All it takes is an idea or two to inspire the desire to be your own boss, on your own terms. Here's real inspiration! #440 **$19.95**

GUERRILLA CAPITALISM

Here's the book we've all been waiting for — a real how-to-do-it book on the Underground Economy. As the government eats up our regular income with taxes and inflation, more and more people are joining the underground economy and doing business tax-free! They are becoming "Guerrilla Capitalists," the last bastion of free enterprise in America. If you want to join them, GUERRILLA CAPITALISM will show you the ins and outs of making money in the underground economy — and not getting caught. Just some of the details:

- How to do business "off the books," without a license.
- The trouble with banks — how to avoid them.
- How to invest unreported income; one thing you should *never* do.
- Turning a hobby into a profitable business.
- How the IRS discovers unreported income; how to stay out of their clutches.
- Why you should stay away from barter clubs.
- How above-ground businesses skim money.
- Businesses best suited for underground operation.
- Cashing checks without a bank account.
- Getting customers to pay in cash.
- How to start and run a business completely underground.
- Case histories of actual underground businesses.
- And much more practical information!

Why believe in free enterprise if we don't practice it? GUERRILLA CAPITALISM shows how to practice free enterprise in an unfree society. Here's a guidebook as well as an inspiration for all those who want to start making tax-free money in the Underground Economy. A valuable new book. 176 pages. #442 **$12.95**



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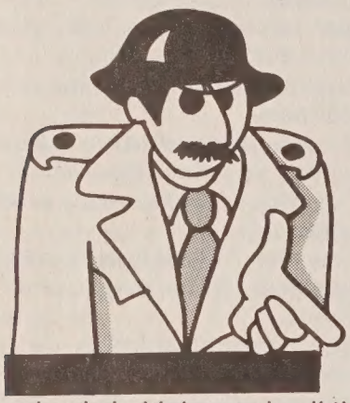
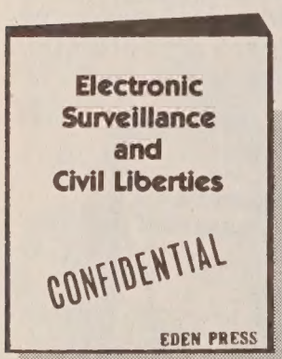
ELECTRONIC SURVEILLANCE AND CIVIL LIBERTIES

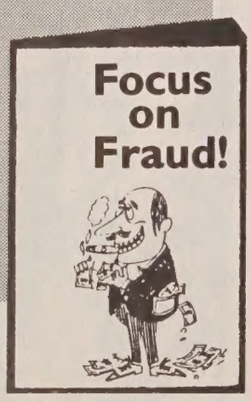
Here's the first complete look at how federal agencies, such as the FBI, DEA, IRA, INS, Customs, Treasury and the Postal Service are conducting investigations based on the latest techniques of surveillance. Published originally by the Office of Technology Assessment, this report also details the legal — and nonlegal — aspects of federal snooping. The inescapable conclusion is that Big Brother is no longer impeded by laws or court decisions that can never hope to keep pace with technical advances.



Snooping is in high gear in all these areas: telephone, electronic mail, physical, visual, and data base. Government agents proceed virtually unchecked with new devices and techniques, simply because prohibitive laws don't exist! Find out just what methods are being used now and what new developments are on the horizon. Agency-by-agency listings spell out their present spying methods.

If you ever wondered how Big Brother got all his muscles, this book will take you inside his private gym. . . Especially valuable to privacy-seekers who can now find ways to avoid Big Brother. 80 pages. **#491 $12.95**

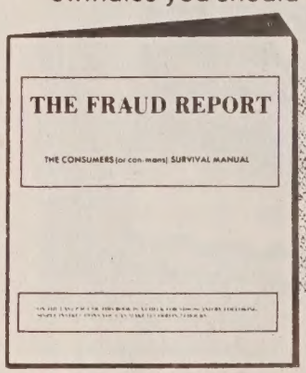


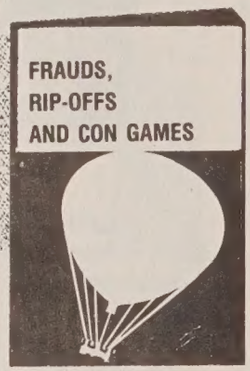


THE FRAUD REPORTS

Here are the master plans used by master swindlers to make millions of dollars every year. THE FRAUD REPORTS has the inside stories on how these schemes work, how they are set up, how victims are found, how the money is obtained, and in many cases, how it becomes impossible for the operators to be prosecuted. They never need a job, worry about bills, or getting credit.

THE FRAUD REPORTS provides detailed analyses of these operations. Once they are exposed for just how simple they are to pull off, you will be able to protect yourself by quickly noticing the key signs that a game is in operation. Here are just a few of the swindles you should become aware of:





- Operators set up huge bank balances without money, and use the balances to obtain unlimited credit.
- They know how to get control of property worth millions — for nothing.
- They know how to obtain luxury cars without paying a dime to buy, rent, or lease them.
- Other operators get control of legitimate businesses with no money and drain them dry; they walk away without fear of prosecution.

These master plans have never been made public before in such detail. Only when you see how they are put into operation will you be able to become a better observer. Most victims are victimized before they even know they are victims! Learn today how to protect yourself from these truly unscrupulous characters. Tomorrow could be too late. . . 162 pages. **#433 $19.95**

FRAUDS, RIP-OFFS AND CON GAMES

Guess what, folks, they're still pulling 'em off. Con games are as alive today as they ever were, just the trappings and language have changed. Victims are still victims, though, and usually for the same old reasons: greed and gullibility. These traits still run deep in the human personality, and fraud artists know it well.

Here's a very up-to-date collection of frauds and swindles, and how they are pulled off. Con men today use computers, automatic telephone dialers, fake printouts, and just about anything else with sufficient "respectability" to fool people too trusting to ask the right questions and, regretably, too ignorant to know when a con is being put to them. Most con games have elements that will always be a tipoff, and once they are known potential victims can protect themselves effectively.

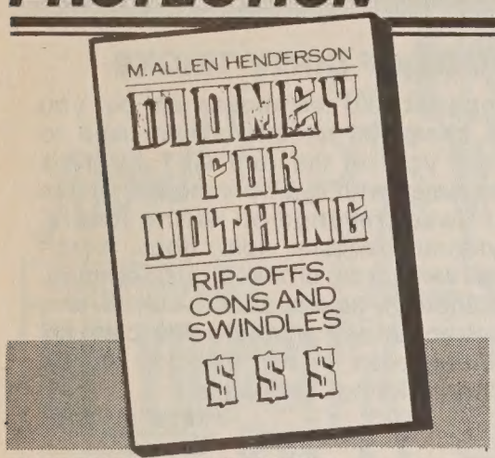
This new book is especially complete in the area of "white collar fraud," games and hustles that take presumably "smart, rich people" for literally millions. The operators usually strike gold quickly, and quickly disappear. Covered are frauds involving all forms of securities and investments, diplomas, "repairs," credit cards, financial planning, real estate, even selling counterfeit ideas. Scores of the latest variations of old games are included, and make for very fascinating reading. We believe your best protection is knowing about this kind of activity in advance. When "unbelievable" offers are made to you, you'll spot them instantly for what they really are—unbelievable. Protect yourself and your assets with this bare-all look at modern fraud. 202 pages. **#659 $17.95**

FOCUS ON FRAUD! A Primer for the Prevention and Detection of Credit Fraud

The credit industry is losing big money to fraud losses, and TRW, one of the largest credit reporting companies, has decided to fight back. This eye-opening manual details scores of ways credit fraud is committed, and offers inside, professional advice for detecting it in applications. TRW provides many related fraud-detection services to their commercial subscribers, and these are detailed as well.

Investigators are shown how to review every detail of credit applications, and exactly what tell-tale items can indicate possible fraud. TRW's reporting services also enable a credit grantor to create applicant "profiles" which, again, can suggest further investigation is warranted.

Here is an inside look at credit fraud and the clever ways the industry is trying to detect and prevent it. From the privacy viewpoint, we can conclude that companies such as TRW are making the most serious flank attack on privacy to date. Their electronic dossiers on credit users are already at the disposal of government investigators, who will only be encouraged to look further. 87 pages. **#667 $17.95**



MONEY FOR NOTHING
Rip-Offs, Cons and Swindles

A silver tongue, a goldbricker's heart and the brass to carry a scam through to the end are qualities found in every successful con man. And with the telephone, computers, sophisticated photocopying equipment, TV and radio to advance his schemes, the professional swindler thrives today as never before.

The diversity of scams is exceeded only by the variety of victims. Men of the cloth, homeowners and landlords, housewives, business executives, office workers, insurance companies, the elderly and the young, even Uncle Sam have all been conned at one time or another. But you don't have to be. MONEY FOR NOTHING tells how anyone can avoid the so-called "deals" of the rip-off artist.

By reading the stories in this book — some shocking, some amusing — find out the common threads that run through every con game. Taken from the news media, these cons have actually happened to someone. Some are so low-down that it's hard to believe anyone could have the heart, or lack of it, to pull them off. Here's the kind of hard information we all need to see that they don't get pulled on us! 200 pages.

#602 $16.95

THE RIP-OFF BOOK

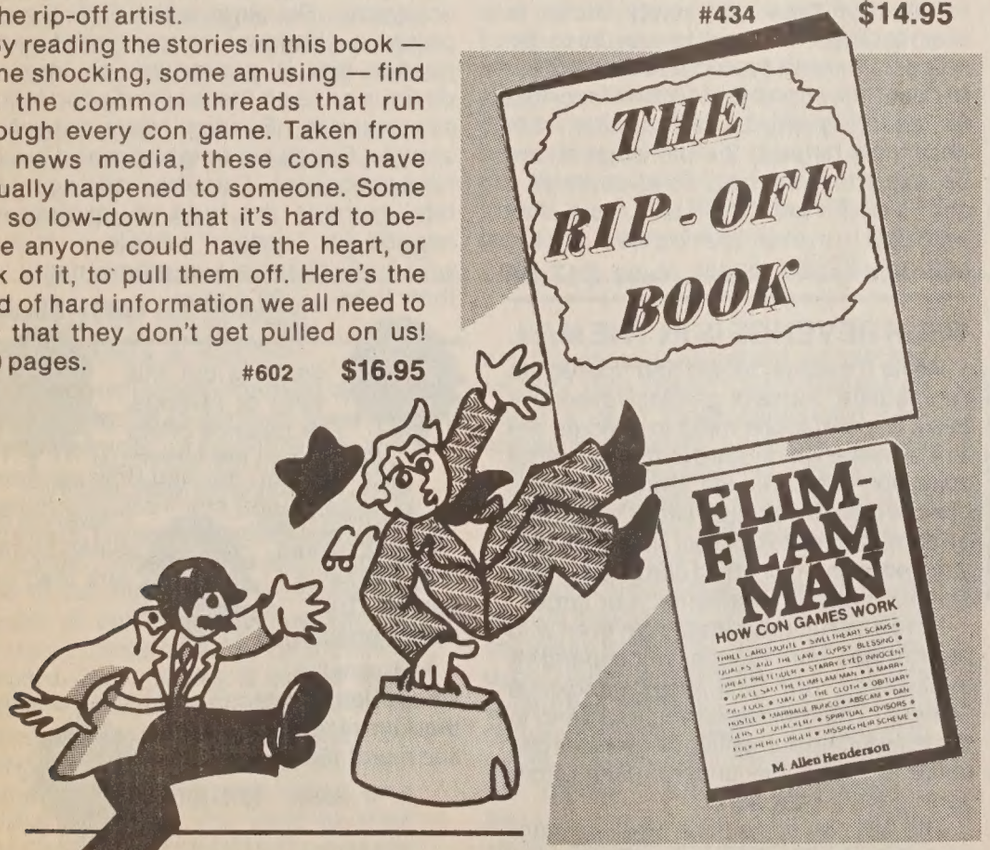
Here is a virtual encyclopedia of frauds, con games, and swindles. THE RIP-OFF BOOK goes into complete detail in describing what frauds are, how they work, and why so many unsuspecting people are vulnerable to them. To balance matters, THE RIP-OFF BOOK also tells how to strike back when someone has been victimized.

THE RIP-OFF BOOK shows why crime pays for the fraud artist, and how con men stay one step ahead of the law. Amazing, too, is the fact that prosecutors often will not bring charges against these operators. The frauds themselves are analyzed completely:

- Six elements common to all con games.
- Classic swindles still claiming victims today.
- The "badger game," entrapment frauds — how to avoid them.
- Cons that work on relatives when you aren't home.
- Frauds involving health claims, income opportunities and job offers, real estate, sex, mail, and telephone.
- Land swindles — still around today.

PLUS many more rips and trips that can take advantage of just about anyone who isn't tuned in to what's really happening. Here's the kind of education you don't get in school. 200 pages.

#434 $14.95



FLIMFLAM MAN

Thriving on a person's emotions and vulnerability — and desire to make a quick buck — the con man can make *anyone* his victim. Using the principles common to all successful scams, he takes investments in worthless oil-lease lands, precious metals and elaborate distributorships to the heights of sophistication. The telephone and computer, along with his gift of gab, are his tools. By coincidence or design a con man knows just when to catch you in your weakest moment and relieve you of your cash.

As the times change, however, so do the cons. Essential elements, though, are not discarded, but rather fine-tuned. Investment scammers use computer printouts for credibility. Quack doctors now promote sex enhancers instead of leeches. But the games remain the same. FLIMFLAM MAN points out the patterns so that you can recognize a con when you hear it — no matter how it's presented. Here is an overview of this fascinating, up-to-date book:

- Everybody loves an outlaw.
- Who can be a mark.
- Real-life characters.
- Classic cons — The Big Con (The Wire, The Payoff, The Rag).
- The Short Con — Block Hustle, Pigeon Drop, Bank Examiner, Jamaican Handkerchief Switch, Obituary Hustle, Three-Card Monte, Poker Bunko, Missing Heir Scheme, Gold Mine Swindle, Spanish Prisoner Game, Murphy Game, Badger Game.
- In the privacy of your home — Door-to-door Cons, Home Repairs, Telephone Frauds, Goat Pasture Scam, Gold Scams, Oil-Lease Lottery.
- Bunco romance scams — Sweetheart Scams, Marriage Bunco, A Marrying Fool, The "Crayfish," Sight-unseen Romance Bunko.
- Spiritual Bunco — Man of the Cloth, Spiritual Advisors.
- The Great Pyramid — Chain Letters, Distributorships, Ponzi Schemes.
- Snake Oil and Medical Quackery — Fake credentials, Gadgets.

Modern-day quackery, Mail order sex and beauty enhancers.

Here is the most complete collection of scams we've seen. The best protection anyone can have against these nefarious schemes is to know what they are and how they work, precisely the purpose of this authoritative book. 252 pages.

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GET EVEN:
The Complete Book of Dirty Tricks
by George Hayduke
GET EVEN 2:
More Dirty Tricks from the Master of Revenge
GEORGE HAYDUKE
MAKE 'EM PAY!
Ultimate Revenge Techniques from the Master Trickster
The REVENGE BOOK
Your REVENGE is in the Mail
Don't just mail it — ZIP IT!
U.S. MAIL

GET EVEN: THE COMPLETE BOOK OF DIRTY TRICKS

Veteran trickster, George Hayduke, has compiled some of the most ingenious pranks ever dreamed up in this inspiring book. Hundreds of great "solutions" are instantly yours in GET EVEN. Why suffer in silence, needlessly, whenever you are cheated or wronged? GET EVEN shows how to deal with just about every conceivable situation that demands revenge. Methods that range from simple tricks to sophisticated techniques will put you in charge of situations that used to have you on the run! GET EVEN is crammed with eye-opening anecdotes of sweet revenge on roving lovers, tyrannical bosses, noisy dogs, merciless landlords, crooked businessmen, deadbeats, bigots, snobs, bullies, and just about any situation that calls for getting even! Here's total joy for the long-suffering. 190 pages.

#424 $17.95

GET EVEN 2: MORE DIRTY TRICKS

GET EVEN 2 rages on with even better tricks and mayhem. Even if you don't "need" to get even, GET EVEN 2 is an exciting addition to your library of dirty tricks — for your own "protection" of course.

There's actually great peace of mind *knowing* you know how to even the score — if you ever have to. It's comforting to know that the vilest scumbag could be reduced to a whimpering idiot through a few well-directed "efforts." Hayduke's hundreds of outrageous new methods of vengeance can be aimed at big business bums, cheating spouses, ripoff artists, utility companies, sleazy lawyers, the military, and just about anyone else who needs to be taught a lesson. Your enemies had better beware! 170 pages.

#425 $17.95

MAKE 'EM PAY!

Here's more from the master trickster, George Hayduke, probably the meanest man in the world. Hayduke's latest collection of dirty tricks, schemes, scams and stunts will have you smiling while your enemies beg for mercy! Over 150 nasty tricks to choose from — no one needs to be spared. Veteran pranksters from coast to coast have contributed their favorites for exacting appropriate justice from deserving targets. Simple objects can be used for creating solid revenge and MAKE 'EM PAY! tells *how*. For entertainment purposes only, naturally... 224 pages. **#492 $17.95**

THE REVENGE BOOK

Over the phone lines, through the mails, in the hands of messengers, and on the back of vermin, this devilish concoction of trickery tells you how to strike out anonymously at all those vexing individuals who make life less enjoyable. Revenge artist Bob Smith paints a shadowy panorama of vengeance that is guaranteed to inspire devious grins on the faces of *good* folks everywhere. Enrage your target's spouse. Shock his neighbors and business associates. Turn the world against him! Here is the kind of inspiration needed for "certain" people — those who truly deserve something nasty in their lives . . . 90 pages. **#427 $9.95**

YOUR REVENGE IS IN THE MAIL

While it's easier to see and appreciate "immediate" forms of physical revenge, it takes a more subtle mind to execute the kinds of revenge detailed in this masterful collection of techniques. Here is a series of more than 120 sample letters which can be paraphrased to suit your purposes, and directed to sources which can *in turn* make life much less enjoyable for your target.

Here's the ultimate way to get even with pig-headed bureaucrats, uncooperative businesses, and just plain obnoxious "others." The messages you can send to the appropriate authorities or agencies can serve to knock the underpinnings from your target's little world.

The first part of the book gives superior suggestions on technique and basics for carrying out this form of revenge. The balance offers sections on the Individual Mark, the Corporate Mark, and the Government Mark. If revenge is "earned," would seeing some truly offensive jerk fired or demoted be justice enough?

Here are the kinds of letters that can accomplish exactly that kind of revenge, and more! 162 pages.

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TECHNIQUES OF HARASSMENT

Tired of being the underdog? Take heart! This book is a virtual encyclopedia of dirty, rotten stunts and scams you can use to claim your own justice! Become a one-man army of revenge!

Here is the methodology and strategy of harassment, how to get information on your targets, impersonation techniques, contaminants, manipulating others to unknowingly do your dirty work, and much, much more.

TECHNIQUES OF HARASSMENT is offered for entertainment purposes only. Don't suffer in silence; let others get what they deserve. . . 168 pages.

#419 **$17.95**

TENANT'S REVENGE

The author of this "survival" book for tenants used to be a big, bad landlord, and even wrote a book called "Care and Feeding of Tenants." In this informative and entertaining book, the author shows tenants how to get what they have coming and more. (Landlords should read it to keep from losing all they have. . .)

In TENANT'S REVENGE, renters find out how to get free rent, telephone and electricity; get more heat; break a foolproof lease; beat a landlord in court; wipe out cockroaches; and get repairs, even redecorating at the landlord's expense. The establishment may have things stacked against tenants, but there are definitely ways they can strike back. TENANT'S REVENGE leads the charge! 86 pages. **$8.95**

#420

MAD AS HELL

Tired of being the underdog? Become a master of revengemanship and get one up on your vilest of enemies! Learn how to harass two-timing lovers, overbearing bosses, ex-friends, unfair businesses, and many others. Get even with anyone, anywhere, at any time. Over 120 nasty pranks will help brighten your outlook. Give your anger to someone who deserves it. After all, here's your chance to be the judge! 168 pages.

#421 **$17.95**

UP YOURS!

Who's bugging you? Snakelike salesmen, crooked landlords, bureaucratic misfits, nosey neighbors, or just some old crab who likes to hate dogs and scare kids? It makes no difference, since Hayduke has dreamed up appropriate revenge measures for all of them. Some of the tricks would make your mother laugh. Others are sophisticated techniques of devastation, guaranteed to reduce your enemy to a quivering fear-freak. Hundreds of Hayduke readers from around the world also contributed numerous novel scams and harassment techniques to make UP YOURS! truly "advanced." The result is an outrageous compendium of wonderfully wicked ways to get even with the human vermin we all have to deal with from time to time.

UP YOURS! is categorized alphabetically into over 140 different topics. There's a dirty trick here for every person, business, or organization you've ever hated in your life. Some of the techniques may be illegal where you live, so this volume might have to be considered for entertainment purposes only. Hmm. 220 pages. **$18.95**

#422

CONSUMER REVENGE, How to Write a Wrong

Are you finally tired of putting up with products that fail to perform as well as they're promoted, or having to deal with sales reps who perform better at MISrepresenting? Well, take pen in hand and take heart! You can get satisfaction, yea, REVENGE, by putting the right words in front of the right eyes. Achieving this degree of self-pleasure, however, requires two things: making your complaint effective, and getting it to the right person—someone who can act on it. Easier said than done, perhaps, but CONSUMER REVENGE can be a real fighting tool in your hands. Here's why:

First, everything you need to know about making an EFFECTIVE complaint is detailed. A collection of sample letters and situations gives helpful suggestions for your own attack. Lots of advice on being a don't take-it-lying-down consumer puts tactical weapons in your arsenal. Marshalling your facts in a coherent presentation can defeat your opposition before they even decide to fight back. Words CAN kill!

Second, and just as useful, is an extensive directory of places where your complaint letter WILL be read and acted upon. Here is a partial listing: Corporate consumer contacts (complete with names and addresses) * Auto manufacturers * Government consumer protection offices * Banking authorities * Insurance regulators * Utility commissions * Weights and Measures offices * and hundreds more.

You've been told to "go to the top" with your complaint, and here are all those places in one neat source. Don't stew any longer about a situation that just isn't right—take action and get some CONSUMER REVENGE! 115 pages.

#639 **$19.95**

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THE CHEAP DATE HANDBOOK

"Most men think they have to spend a lot of money on a woman to impress her on a date. That couldn't be farther from the truth," says author Bruce Brown. Brown interviewed over 200 single women from 18 to 45, questioning them about how they really felt about men, dating, romance, sex and love. "The most frequent comment was how difficult it was to find men who were 'fun' and 'romantic,'" he says. "Well, fun and romance can either cost a lot or a little, depending on whether you know how to provide them inexpensively. That's why I wrote the book."

Brown used the information he got from the women and his own money-saving techniques to create this inspiring guide with its hundreds of sharp tips telling men how to succeed with women while saving money on dates.

For example, "A first-time date should always be a daytime date. A Saturday or Sunday is good. Daytime dates are always less expensive, and you can find out a lot more about the women. Everything is more relaxed, and she's generally more open."

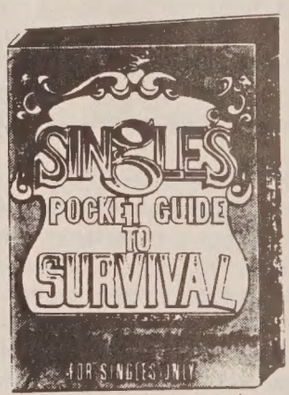
In 16 fascinating chapters Brown covers where to meet affordable women, how to be romantic on a budget, inexpensive places to take a date, dressing well on a shoestring, what women want from their lovers and much more. A bonus is a final section of uncensored interviews with a dozen beautiful women who reveal their likes and dislikes about men. Great reading! 176 pages. **#467 $12.95**

SINGLE'S POCKET GUIDE TO SURVIVAL

Singles now comprise over 40 percent of the total adult population and yet they remain misunderstood and ignored. After suffering the indignities of divorce, they dash out into a brand new lifestyle, totally unpreprared for the consequences. Many end up bogged down in one of the "Classic Traps." Acute changes in the areas of new social standards, sex, loneliness, depression, finances, responsibilities, rejection, disappointment, forms of entertainment and friends, often blend together to make this new life a "casserole of confusion."

Author Mort Buckley, has spent four years researching these issues and their solutions in places ranging from bars to spiritual retreats. The SINGLE'S POCKET GUIDE TO SURVIVAL is a product of the experiences, both good and bad, of many veteran singles. It gives an unbiased yet profoundly funny look at single life, which allows its readers to find new answers while laughing at seemingly insurmountable problems. SINGLE'S SURVIVAL is not just an extremely helpful book — it soon becomes an old friend. These chapter titles make a good introduction:

- Single parentinitus.
- Meeting singles.
- The sexwar syndrome.
- Dating disabilities.
- Sex and the single.
- Starting over.
- Classic traps.
- Dating again.



304 pages. #468 **$9.95**

50 WAYS TO GET A DATE

Whether you're young or old, male or female, shy or adventurous, attractive or not, getting a date can be a problem. But it won't be after you read this unique, how-to-do-it guide. And you won't have to hang out in bars, join a singles club, rely on "personal" ads, or pay for a computer-dating service.

Instead, 50 WAYS TO GET A DATE offers imaginative and refreshing alternatives. It shows how to develop the skill of meeting new people and beginning satisfying relationships, primarily by doing things with them or for them.

Learn the secrets of putting yourself in the right place at the right time — with the right person! You won't believe the many creative and exciting ways there are to find someone new, and they're all here in this one convenient source. 60 pages. #495 **$8.95**

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Our Order Desk is now open 24 hours, 7 days a week. Call NOW!

DIVORCE DIRTY TRICKS

At last! The book everyone knew was needed but had never been written — until now. Our author, Bob Morrison, suffered through three divorces of his own, and in the process became an "MD" — Master of Divorce.

DIVORCE DIRTY TRICKS can help others become just as successful. This down-to-earth guide is not one of those "creative divorce" books thought up by some soft-headed psychiatrist. Nor is it a product of some "men's rights" or "women's movement" organization. DIVORCE DIRTY TRICKS is for both men and women — anyone who wants expert, practical advice on divorce. Here is a virtual "fighter's manual" of successful techniques. All phases of divorce receive Bob's unique analysis and advice. Ten chapters of genuine inspiration:

- Tactics and the law.
- Thinking about divorce.
- Lawyers/accountants/doing it yourself.
- Grounds, Jurisdictions, Defenses.
- The property settlement.
- Alimony.
- Custody and child support.
- Custody tactics: legal and otherwise.
- Special situations and tactics.
- Money matters after the fact.

PLUS: Extensive tables of state-by-state comparisons on property law, grounds, no-fault laws, annulments, residence requirements, alimony, and more.

DIVORCE DIRTY TRICKS is a complete education in divorce. Every step of the way is outlined, from planning in secret, to a successful finish. This authoritative guide can give you the inspiration and knowledge to win!

(PS: Even if you don't need DIVORCE DIRTY TRICKS, perhaps a friend or relative does. Do them a favor and order them a copy. Could be just what they NEED!)

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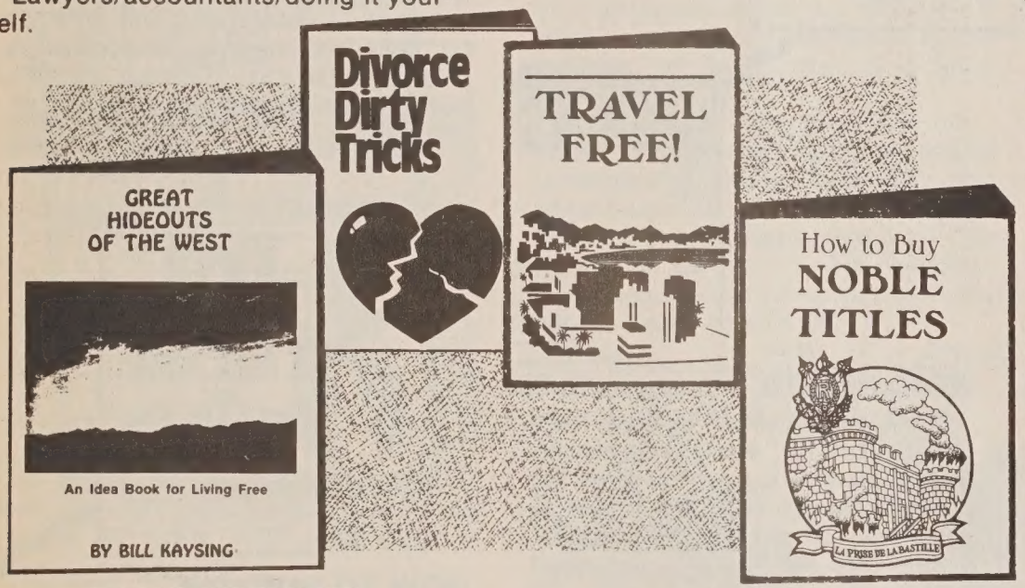

GREAT HIDEOUTS OF THE WEST

You never know when you might need a good hideout. When things change in a hurry—natural catastrophes, war, social collapse, unjust prosecution—you might want to get away for some peace and quiet. This new book tells how to find and use a hideout of the West (NM, CO, WY, MT, ID, UT, AZ, CA, NV, OR, WA, and British Columbia).

Contents include: Why you might need a hideout, based on true experiences of the author • Meeting the basic needs—food, shelter, water, sanitation, lights, cooking, privacy, security, communications • Types of hideouts: caves, abandoned warehouses, other buildings, tree houses, barns, old mines, ghost towns, islands, tents, RVs, and boats • Hideout scenarios—people who are actually using them • Hideout locations: desert, mountains, islands, forests, waterways • Actual photos showing what can be done • Self defense plus an annotated bibliography.

This refreshing book explores hideout concepts so that you can develop one suitable to your own needs and preferences. The bottom line is this: (1) with increasing encroachment by Society on individuals' private lives, having a hideout makes good sense; and (2) considering how much open land and water there is available, you have an extensive inventory of choices. Start your research with "Wild Bill" Kaysing's latest contribution to living free.

Throughly enjoyable reading.

170 pages #619 **$9.95**

TRAVEL FREE!
How to Start and Succeed in your own Travel Consultant Business

At last, an ultimate plan for those who want to travel extensively and make money at the same time! Here's the best available guide to the inside secrets of the travel business, secrets that can make a lot of your life's dreams come true:

- Start your travel consultant business right out of your home — without an investment.
- Add 50% to your income this year, even more.
- Travel free as the honored guest of airlines, cruise lines, and tour companies.
- Receive a discount on all airline tickets.
- Save half or more on all your hotel bills.
- Make a fortune in group travel.

Why wait? Chart a new course in your life by making vacation-land your everyday home. Sounds like a lot of fun, too! 210 pages. #624 **$24.95**

HOW TO BUY NOBLE TITLES

In print at last, the first-ever guide to obtaining titles of nobility. Why be simply an ordinary person (with brains, good looks and money) when you could, for surprisingly little money, become DISTINGUISHED, with a TITLE OF NOBILITY? Don't laugh! It can be done, and the rewards are much greater than you think. Many formerly closed doors now open wide, personal contacts become a breeze, and offers of all kinds mysteriously and magically come your way. Find out ALL the details of this charmed form of living in our exclusive new book, HOW TO BUY NOBLE TITLES:

- The current state of affairs.
- Where not to waste your time: kingdoms with founts of honours gone dry.
- Buying titles from the pontificates.
- Reviving ancient honours of the Holy Roman Empire: dead founts still gushing.
- Spain: a very abundant source.
- How to buy titles.
- Buying titles in the Republic of Ireland.
- Titles for blacks.
- The modern knighthood and how one man got it.
- The easiest and least expensive title available in Britain.
- Once you have it, what to do. . .

If you ever had fantasies about having a noble title (Duke, Count, Marquess, Laird, Seigneur, Baron, etc., etc.,) you can take the very current information in this truly unique book and fulfill that dream in THIS lifetime! Here's an incredible guide that is both fascinating reading and a plan of action. Don't miss out!

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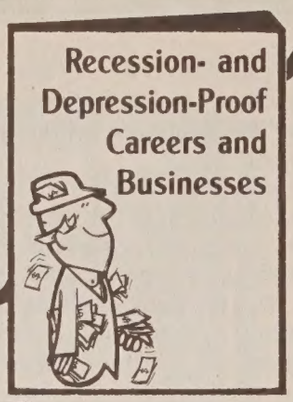


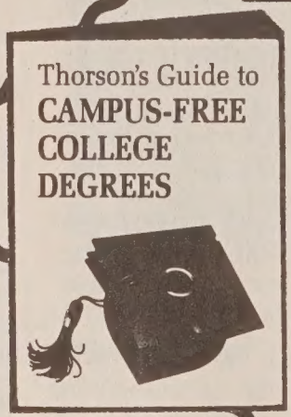
RECESSION- AND DEPRESSION-PROOF CAREERS AND BUSINESSES

How secure is your job? Is your business at the mercy of "good times/bad times" in the economy? If so, take heart! Even though economic uncertainty is a fact of life, there are many careers and businesses that are virtually immune. This inspiring new book reveals:

- Careers that will last a lifetime, providing lasting, secure income;
- Businesses that will always prosper, good times and bad.

Hundreds of opportunities are examined which can aid students in selecting stable careers, help part-timers make extra money, even show retirees how to supplement their income. Scores of addresses are provided for schools of all kinds, and for trade associations of recession-proof industries.

Here's a complete reference guide for anyone who doesn't want to waste a lifetime working for someone else, only to be "let go." Before you invest thousands of dollars on an unemployable education, read this book. Before the next recession strikes. 172 pages. **#668 $24.95**



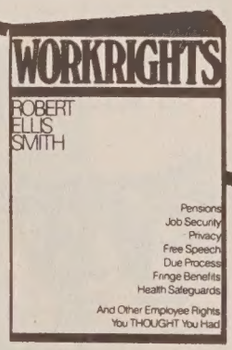
Thorson's Guide to CAMPUS-FREE COLLEGE DEGREES

More and more prestigious colleges and universities are recognizing, at long last, that college degrees should be available to everyone, not just those who can take time off to attend classes. Gone are the days when you had to slave over the books to get a degree. Today many well-known, respected, and fully accredited schools (not "degree mills") are recognizing the value of real life experiences. You can easily get college credit for career achievements, military service, travel, examination, work experience, independent study, even hobbies. But you have to know where to apply.

This easy-to-use guidebook answers all your questions about getting legitimate degrees of your choice at home, including:

- Complete and specific details on every known accredited degree program in the U.S.
- How to earn a full year of college credit in just a few hours of testing.
- How to get credit for your own real-life experiences.
- How to get credit for the know-how you already possess.
- How to get credit with your home computer.
- Even how to obtain your high school diploma if you don't already have one.

Find out now how to get a Bachelor's, Master's, or Doctorate at home in your spare time. Each school listing includes where to write, the phone number, degrees offered at home, courses, all you need to know. With a college degree in hand, you'll feel like a new person — no matter what your age. Many new career opportunities will open for you, too. Why wait? Start today! 136 pages. **#633 $15.95**



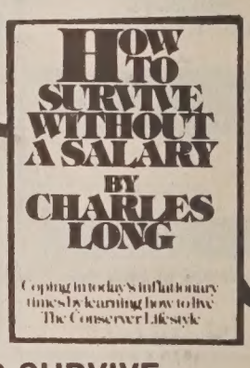
WORKRIGHTS

Many people believe what they learn in "U.S. Govt. 101," or see in the movies, but the real world is never the same. For example, did you know that employee rights in the company workplace are NOT protected by the federal constitution? That most conditions and terms of employment are still up to the employer's discretion? That many workers never collect on any pension plan?

Award-winning author and lawyer Robert Ellis Smith draws on actual employee experiences and landmark legal history to offer this provocative look at our rights in the American workplace—and the rights we THOUGHT we had. His careful analysis covers the following vital areas:

• Pensions • Job security • Privacy • Free speech • Due process • Fringe benefits • Health safeguards • and other "Rights" that may not be.

The issues and laws detailed in WORKRIGHTS will affect us all in the years to come. Know the battlefield—avoid the mines. Very authoritative source. 236 pages. **#661 $17.95**



HOW TO SURVIVE WITHOUT A SALARY

Hundreds of inspiring ideas and common-sense principles show how to reduce your need for money. According to the author, "There is more advantage in reducing costs than in increasing income." The Consumer Lifestyle can make you immune to inflation, recession, high prices, the rat-race of 9 to 5, unemployment, and even forced relocation. Take full charge of your life by avoiding the many hidden traps of consumerism. A complete program for finding bargains, earning casual income, increasing your purchasing power, ending debts, gaining much greater free time, and even starting your own business on a shoestring. Freedom beckons! 232 pages. **#453 $12.95**

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HOW TO GET THE DEGREE YOU WANT

Need a degree? Now you can earn a fully-accredited, legitimate, prestigious Bachlor's, Master's, MBA, Doctorate, even a law degree, without ever taking a single traditional course, and, in most cases, without ever visiting a college campus.

This book is the first serious reference work to describe every known approach to earning a degree — from the most respectable to the most experimental to the most outrageous. (There are over 100 "diploma mills" listed!) For the first time, people are earning degrees on the basis of equivalency exams, correspondence, or credit for work and life experience. BEAR'S GUIDE to non-traditional college degrees lists 649 schools and programs not found in any other major college guide. It's all here in the best source available!! 280 pages.

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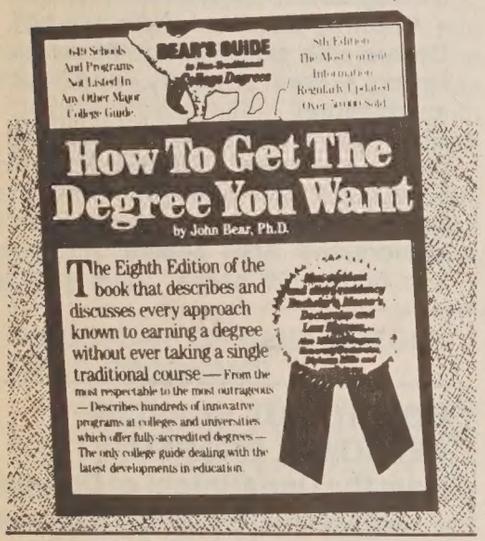
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The Eighth Edition of the book that describes and discusses every approach known to earning a degree without ever taking a single traditional course — From the most respectable to the most outrageous — Describes hundreds of innovative programs at colleges and universities which offer fully-accredited degrees — The only college guide dealing with the latest developments in education.

HOW TO GET THE JOB YOU REALLY WANT
And Get Employers to Call You

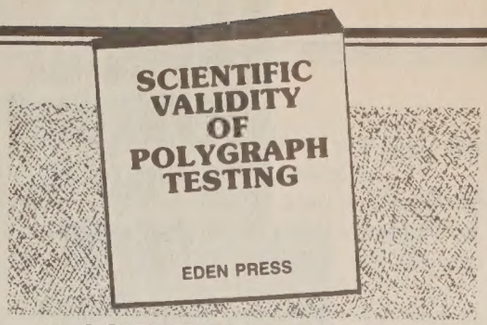
This sparkling new job guide has been presented in seminars since 1978. Thousands of people have attended and the ones who used the information GOT RESULTS!

This book is different in that it doesn't dwell on resumes. (If resumes worked, wouldn't everybody have a job. .?) Rather, a new type of form called the Gold Form gets results by getting employers to call YOU.

Also included are several values clarification exercises to help you decide exactly what it is you want to do for a job. An entire section goes into detail about the often overlooked interview process. Step-by-step guidance will enable you to turn every interview into a JOB OFFER. And finally, a vital, valuable tip that will "get your name to the top of the list", regardless of how many others are interviewed for the position.

A special bonus, "How to be Working in 48 Hours (Even in a New City)" is included free with the book. Here's a fresh approach to getting the job you REALLY want. 72 pages.

#623 $19.95



SCIENTIFIC VALIDITY OF POLYGRAPH TESTING

(You **Can** Beat the Lie Detector)

You have to give Big Brother a nice pat on the back for this latest contribution to personal privacy. The federal government's Office of Technology Assessment (OTA) concludes in this new study that "further research is needed" before the polygraph can be considered scientifically reliable.

Here's a complete review of all the facts and issues affecting polygraph use. Reading between the lines will bring inspiration and encouragement to anyone dreading becoming the next "victim" of a false positive test. All the factors influencing polygraph validity are examined in detail, including countermeasures that subjects can use sucessfully to defeat these tests.

If you want a "bottom line", it's this: (1) The lie detector works, but not reliably (scientifically); and (2), there are proven ways individuals can trick the polygraph to produce results favorable to them. This portion of the book is truly priceless. Never fear another polygraph test—they can be beaten! Learn how.

132 pages **#616 $19.95**

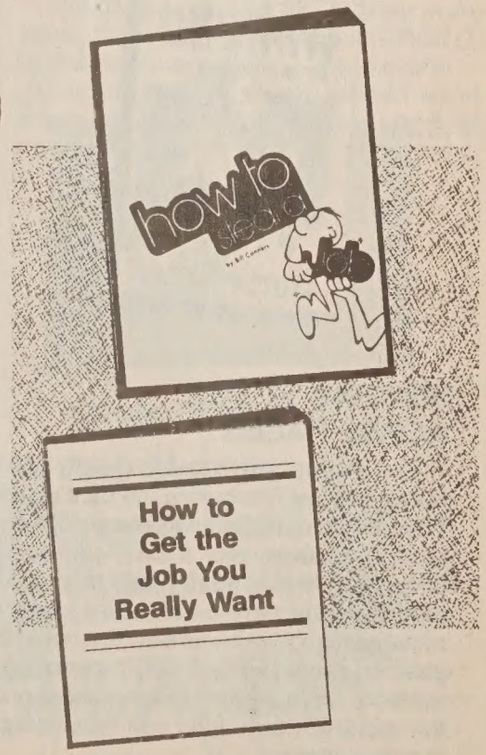
HOW TO STEAL A JOB

The job market is no place for nice guys! You have to push harder, shove farther, and trample faster to get ahead. Job hunters become like sheep, all rushing to the same places, looking alike, acting alike and relying on the law of averages to find employment. It's a vicious circle and a sucker's game.

Job hawks, on the other hand, "go for the throat." The only difference is that they learned how the game was played — dirty! They changed their style, threw away the rules, and went to win. You will, too, when you read HOW TO STEAL A JOB.

- Discover the hidden job market and how to penetrate it. (You'll find jobs even the personnel department doesn't know exist!)
- Learn to get rid of the person who is in the job you want, and then how to get the job for yourself.
- Discover how to find the political plums — perfect jobs with lots of built-in security.
- How to gain inside information about a job before you even apply.
- Gain the personal endorsements of Very Important Persons.
- If you need "experience," learn how to create a corporation which will vouch for your last three busy years.

HOW TO STEAL A JOB offers possibilities you never dreamed of! Never worry again about getting and holding a great job. Here are the secret methods that get results! Great reading. 126 pages. **#465 $14.95**



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HOW TO SURVIVE & PROSPER IN THE NEXT AMERICAN DEPRESSION, WAR OR REVOLUTION

This unique book is not concerned with politics or how the U.S. might avoid economic collapse. It is purely a selfish book. It teaches: 1) the art of personal survival; and 2) how you can capitalize on a disaster in the economy. Here is just a sampling of the many crucial topics covered in great detail in HOW TO SURVIVE & PROSPER:

- Panic will come over a long weekend.
- What are survival assets?
- The "Ten Commandments" of depression survival. They will work!
- Business opportunities ahead.
- Goods and services in demand.
- Investing during a depression.
- Improving your standard of living.
- Luxury goods for very little money.
- Building a business empire.
- Contracting labor and supplies.
- Low profile living; financial privacy.
- Dealing with devaluation.

HOW TO SURVIVE & PROSPER will prepare you to come out on top all the way. Prepare now for the economic storms ahead. As the author says, "Get off a sinking ship into a yacht — not a lifeboat — and then sell space to those who can pay!" 510 pages.

#648 $14.95

WINNING AT THE HORSE RACES

Can you imagine knowing exactly which horse finishes first before the race starts? This system could put millions of dollars in your pocket every year. It is a 27-part scientific system that is guaranteed to give you results. If you have a calculator and five minutes, you're in business. You could be picking winning horses every race with this method. Amaze your friends and become the racetrack guru who can consistently pick the winners.

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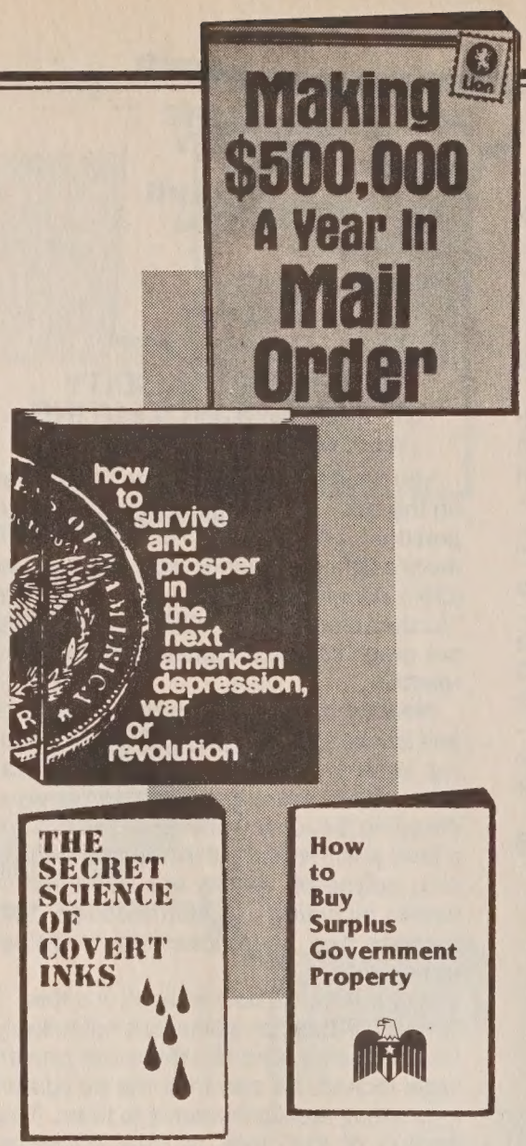

The Secret Science of COVERT INKS

Devoted exclusively to covert inks, this reference volume provides access to information used by criminals, intelligence agencies, law enforcement and cryptologists. A very special subject indeed! This is actually a how-to book, however, not a spy thriller. A knowledge of chemistry is not a prerequisite, since the necessary details and formulas are all provided.

This remarkable collection of information was gathered from many sources: chemists, secret service agents, police, detectives, forgers, gamblers, criminals, magicians, mentalists, inventors, scientists, unfaithful lovers and businessmen. Some of the contents include:

• Invisible inks • Vanishing inks • Disappearing and reappearing inks • Secret inks used by gamblers to mark cards • Incendiary and pyrotechnic inks • Covert writing pens • Covert mail opening techniques • More than 130 formulas and recipes for making your own secret inks!

Any privacy seeker wanting secure writing and communications will want to take advantage of the many benefits from using inks that "do the job." Been waiting for this book? Get it today! 128 pages.

#663 $12.95

MAKING $500,000 A YEAR IN MAIL ORDER

If you ever dreamed of having your mailbox crammed with thousands of envelopes each containing a check in your name, working any hours you want, whenever you want, and being able to afford the best pleasures of life, then this book can make those dreams a reality.

Mail order expert David Bendah will show you exactly what steps you have to take to make money in mail order. He discloses the secret formula that has ensured the success of many other mail order businesses. All aspects of this profitable business are covered by an experienced entrepreneur:

• A secret that will make you rich • Using words to make your riches • Legal requirements • Alternatives to writing • Saving thousands on printing • All about art • Cutting mailing costs • Advertising that sells • Creating successful display ads • Dollars with classifieds • Direct marketing • Free publicity, and much, much more!

If you ever had a dream of making it big in mail order, this book can be your key. Well organized and presented, Bendah's information is authoritative AND helpful. An excellent book. 199 pages. **#457 $15.95**

HOW TO BUY SURPLUS PERSONAL PROPERTY from the Department of Defense

Here's a complete guide for obtaining literally thousands of different items used by the Department of Defense. Vehicles, metals, clothing, furniture, machinery, chemicals, tractors, even ships and locomotives can all be purchased by auction, bid, negotiation or retail.

Addresses, terms and details are all provided, as well as a complete list of ALL categories available for disposal. Sorry, you won't be able to buy tanks or other armor, unless it's been demilitarized or reduced to recyclable materials, but the lists of things which ARE available offer unlimited opportunities for profit seekers. Included also is an official "Surplus Property Bidders Application". You can obtain sales catalogs and notices of upcoming auctions and sales in your geographical area by contacting the agencies at the addresses provided. Yes, you CAN get surplus property from the government for pennies on the dollar, and here's HOW.

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THE COMPLETE CREDIT BOOK

Whether you've never had credit, have ruined your good credit, been bankrupt, divorced, unemployed, unable to get loans and credit cards, bothered by bill collectors, laughed at by your banker, or even worse — whatever your credit history, you *can* straighten out your credit problems virtually overnight! Here are the credit secrets you need:

- A guaranteed method that shows you how to get a Visa or MasterCard with NO CREDIT CHECK . . . even if you've been bankrupt.
- Bill paying tricks that will get you back on your feet financially.
- A simple fail-safe plan to build up your credit no matter what shape it's in.
- Little known tricks that will let you borrow to pay off your bills.
- What bills you have to pay first to protect your credit rating.
- What special steps to take so that banks and credit card companies will be begging to give you credit.

And much, much more. Over 50,000 words telling exactly what you need to know to beat and win the credit game.

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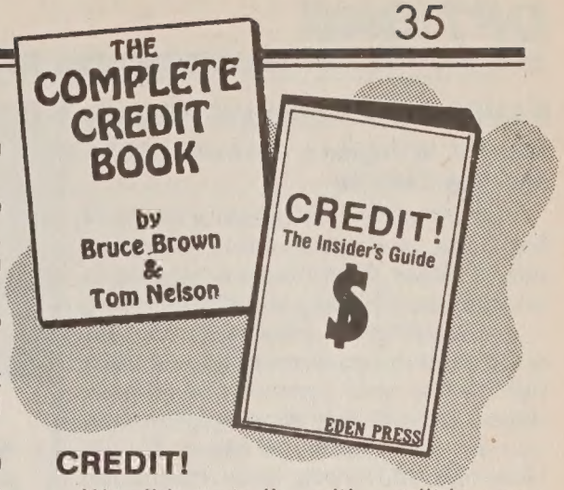


CREDIT!

We all have to live with credit in one way or another. It can be a great blessing or a persistent curse. Credit companies sell us on the positive side of credit, but neglect to elaborate on the many hidden pitfalls. And they most certainly never publicize ways the credit game can be turned around to *your* advantage. In 12 concise, easy-to-follow chapters CREDIT! examines in full detail:

- How to receive all the credit cards you want.
- How to obtain almost unlimited consumer credit.
- How to control collection tactics used against you.
- How to get out of debt without going bankrupt.
- Inside credit bureaus and investigation agencies.
- What's in your credit file.
- Clearing bad credit.
- Clever credit maneuvers and negotiations.

Credit can become like money in the bank: there when you want it. CREDIT! is the most complete — and helpful — guide on this important subject we've seen. 48 pages. #476 **$12.95**

HOW TO GET A VISA OR MASTERCARD WITH NO CREDIT CHECK

Do you want a Visa or MasterCard credit card with NO CREDIT CHECK at all? This guide provides the names and addresses of over a dozen banking institutions that will issue you these cards, no matter where you live in the U.S. You can receive your Visa or MasterCard within just weeks with this special step-by-step plan regardless of past credit problems.

This report contains the most current information, and is updated several times a year. There's also a bonus section, "How to Save Money Buying Through Government Auctions." Here's just the information needed to put those credit cards in your pocket. 63 pages. #496 **$16.95**

DIRECTORY OF BANK CREDIT CARD PROGRAMS

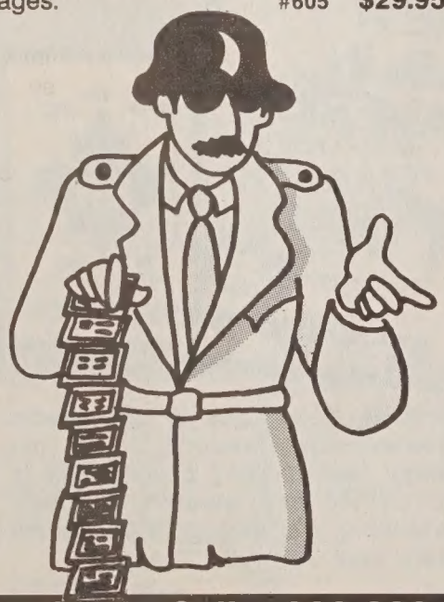
Could you use $100,000 in credit, unsecured, on your signature alone? Then here's the ultimate source of hard information you need for expanding your personal credit limits to $100,000 — and beyond! This exclusive and VERY CURRENT directory details almost 1,000 credit card programs offered by the 500 largest US banks. Extensively researched, all the key data for each program are clearly listed, available for your immediate use:

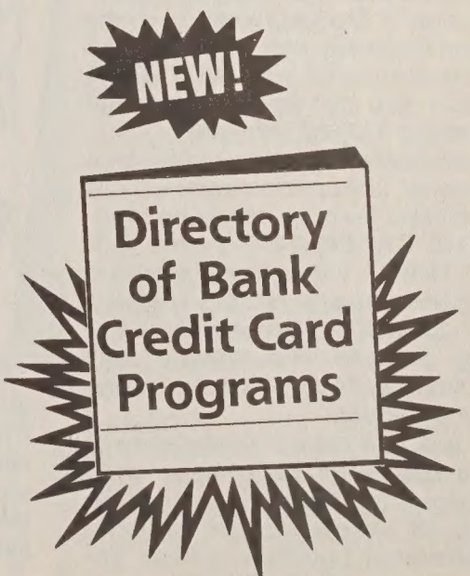
- Each bank's Regular/Gold Card VISA and MasterCard requirements, terms, interest rates, etc.;
- Minimum income levels required for approval;
- Credit line ranges;
- Toll-free numbers/addresses for all applications.

Here's the fastest way we know of to obtain over $100,000 in personal unsecured credit almost overnight. Satisfy your financial goals with dramatically expanded purchasing power:

- Investment opportunities;
- Down payment on a home;
- Start, buy or expand a business;
- Furniture, car, boat, plane;
- Everything done by mail;
- No long, drawn-out red tape, just short applications.

Why wait? These banks WANT you to have their cards. Everything you need to know to get YOURS is right here! 92 pages. #605 **$29.95**





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PAPER TRIPPING OVERSEAS:

New I.D. in England, Australia and New Zealand

You've had more than your share of bad luck, and your debts outweigh your income. Everything is closing in on you and unless you do something — and do it fast — you'll go under for good. And the government could put a tight rein on your freedom one of these days. After all, they already know who you are and where you can be found. How can you break away from such unwanted attention and start with a clean slate? And once you've acquired the new-found freedom a new I.D. can bring, how can you ensure it won't be threatened?

PAPER TRIPPING OVERSEAS gives you the answers. Written especially for use in Britain and the Commonwealth nations, including Canada, it shows how you can obtain all the legal and valid papers you need to support an I.D. change. A birth certificate, driver's license, and credit cards are yours for the asking, as is a British passport and medical card — two of the world's most important documents. Reciprocal agreements between the Commonwealth nations — and others — regarding travel and employment mean that Commonwealth-issued I.D. can be very valuable indeed.

You can start with a clean slate and prove to everyone's satisfaction that you are who you say you are. Most importantly, you can see to it that your past never catches up with you! 136 pages. #485 **$19.95**

NEW I.D. IN AMERICA

Do you ever wish you had just one more chance at life, the proverbial "clean slate"? Do you want to shake free from those alimony payments and lousy credit record? With NEW I.D. IN AMERICA you can trade in your old mistakes for a brand new start.

This all-new information, written by a professional, is the perfect complement to the classic texts on changing identity, THE PAPER TRIP I and THE PAPER TRIP II. The author is a private investigator who specializes in helping clients "get lost" — permanently — and locating persons who thought they would never be found. Now his expertise can be yours.

You, too, can have the reputation of being a successful businessman with prestigious address and corporate backing. Or you may need an untraceable, sheltered business savings account. You can also stay hidden from vindictive ex-spouses or others who threaten your freedom. Do all this without fear of being caught. This is your chance for a new start, or at least the building of a "back door" to ultimate safety. Well worth it! 120 pages.

#486 **$17.95**

BIRTH CERTIFICATE FRAUD

Here's an official US government report on "birth certificate fraud." Three main topics are discussed:

1. The wide variety of documents issued and the number of agencies involved in their use create very real problems for officials.
2. The hundreds of ways birth certificates are used, misused, and sometimes fraudulently abused cost government some $30 billion annually.
3. Proposals are made for making birth certificates more "secure", that is, less susceptible to fraudulent use.

Privacy-seekers need to be aware of government attitudes that might affect future options, in particular, those that pertain to the issuance and use of birth certificates. Without condoning criminal activity, we maintain there are many perfectly legitimate reasons why individuals may at some time need to adopt new identities. This report illustrates potential "pitfall" situations and conditions such individuals should take into account — first. Latest information available on this vital subject. 20 pages. #665 **$9.95**

HOW TO GET I.D. IN CANADA

Here's all you need to know about doing the "PAPER TRIP" in Canada. The methods are essentially the same, but the names and places have changed. Now privacy-seekers can change nationality as easily as their pocketfull of ID. Topics covered include:

- **How Canadian ID differs from U.S. ID — what you must know.**
- **How to get a Canadian birth certificate, drivers license, Social Insurance card, passport, supporting ID.**
- **How to get a Canadian passport without leaving U.S. 44 pages.**

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100 WAYS TO DISAPPEAR AND LIVE FREE

Anyone who uses an alternate identity needs to know all the "side affects" as well as ways of using it safely. Here's a very valuable companion to the PAPER TRIP books which covers many of the problem areas of establishing a news identity. Included are many tips on achieving privacy, keeping kids out of public schools, avoiding fingerprinting, using P.O. boxes and checks, finding employment — all in a new name. Lots of sound advice for greater privacy with mail and phone, avoiding potential hassles with cops and neighbors, and much more. Absolutely "must" reading for privacy seekers. 24 pages.

#482 **$5.95**

WHERE TO WRITE FOR BIRTH AND DEATH RECORDS

Here's the only complete directory of all vital records offices, state-by-state, which can process your request for certified copies of birth, death, marriage and divorce records. The complete names, addresses, and fee schedules of the different offices are given, as well as other helpful information on obtaining the records you need. Included also is advice on securing records outside the U.S., and in situations involving U.S. military personnel. A very helpful publication. 24 pages.

#631 **$7.95**

HANDBOOK OF VITAL RECORDS INFORMATION

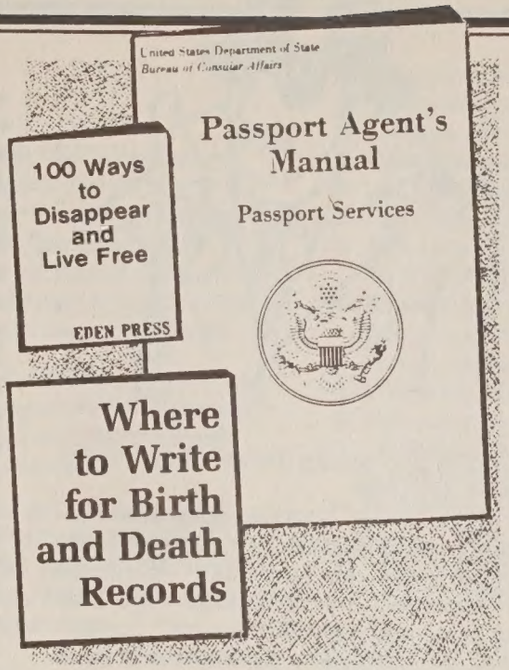
for Attorneys and Welfare Workers

Here's an inside look at the rules and procedures used by vital records offices in handling their documents. Dealing with bureaucracies is always easier if the "unknowns" are known beforehand, and this handy book has complete details:

- Confidential nature of birth certificates.
- How to obtain official transcripts of birth certificates.
- Alterations made on birth certificates.
- Adoption, Legitimation, and Adjudication of paternity.
- Legal changes of name.
- Correcting a birth certificate.
- Delayed certificates of birth.
- Where to write for birth, death, marriage and divorce records — state by state.

Whether you're looking for your roots," trying to create new ones, or are involved in a custody matter, this HANDBOOK will offer many of the answers you need first. 82 pages.

#480 **$8.95**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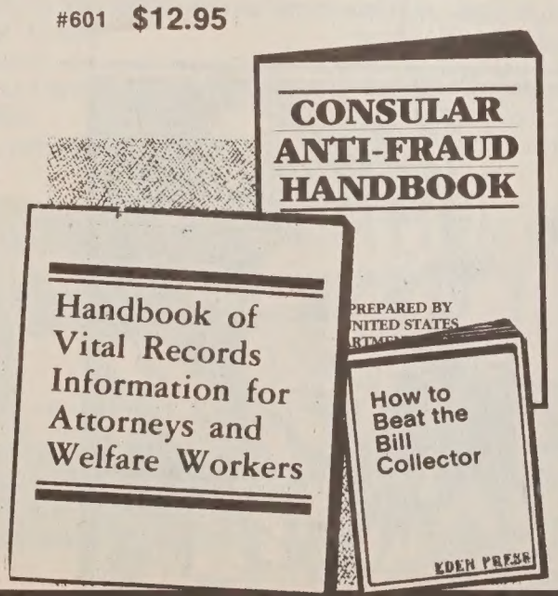
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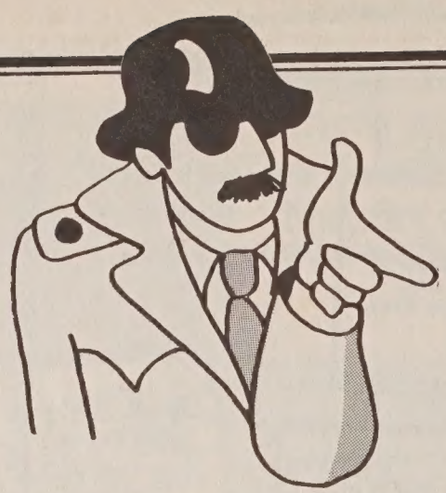
Citizenship can now be thought of as a business proposition. What countries offer more advantages? What are the net costs? Taxes, investment opportunities, military obligations, travel restrictions, extradition treaties, financial privacy, social values and retirement are only a few valid considerations closely examined in this special report.

The key to this new option is your passport. Specifically, your "second" passport, one which you can obtain from another country. This valuable document can open opportunities you never thought possible and provide "back doors" that could literally save your life. (The reason governments don't make it easy or publicize such options is that they are concerned with controlling and taxing their own citizens, and would regard popularization of second passport procural as a threat to their "national security.")

Most countries have well-established, but little-known, procedures for issuing passports under circumstances which most observers would regard as loopholes. It is knowledge of these "exceptions" which allows intrepid individuals to obtain multiple foreign passports, and thus choose the countries most suitable for their purposes. Put another way, it is perfectly LEGAL to obtain several foreign passports so



long as one knows the special rules for their issuance.

Since these special rules are certainly not publicized by our own State Department, we have been fortunate in receiving a professional report by an international attorney and consultant, W.G. Hill, who specializes in such matters. THE PASSPORT REPORT is unquestionably the most detailed and comprehensive coverage on this subject, and we are pleased to be able to offer it to our readers. Here is an overview of the contents of THE PASSPORT REPORT:

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- Documents usable in lieu of passports.
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- Instant passports and how to get them.
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- Extradition: no matter what you do, it needn't affect you.
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- Nine actual case histories detailing exactly how individuals went about securing second passports. Most informative!

We believe you will find this the most important and potentially valuable report you will ever read. The author is continually searching out new avenues, and provides update material regularly. By special license agreement we publish the very latest data he discovers. THE PASSPORT REPORT also provides referrals to foreign specialists for additional assistance. You will find THE PASSPORT REPORT to be an invaluable guide.

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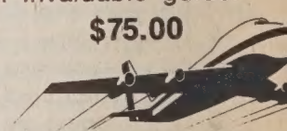

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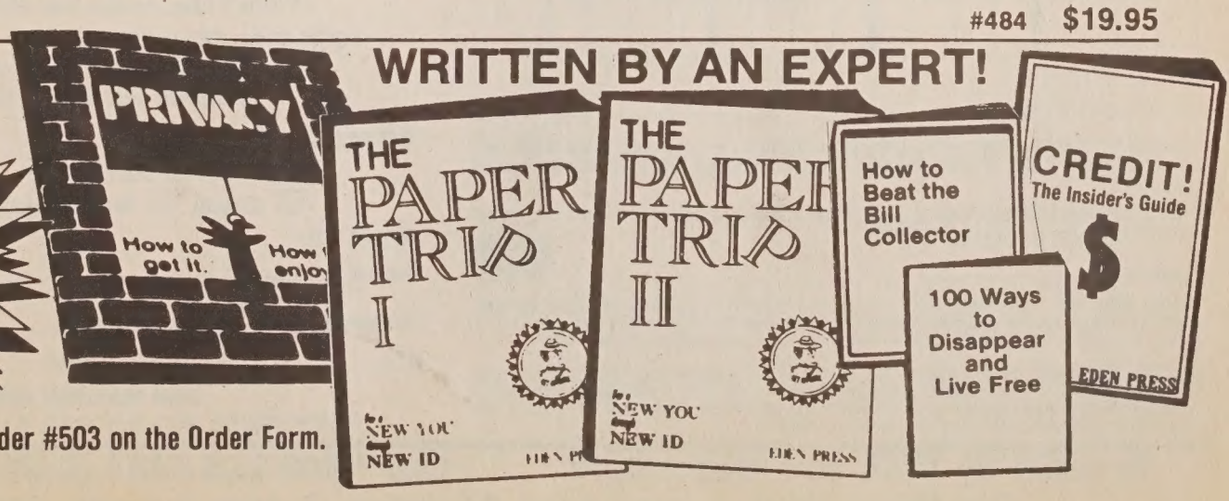

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